

Social Security Bulletin

RECEIVED
8 1944
UNIVERSITY
LIBRARY

March 1944

Vol. 7

No. 3

*Comparison of Benefit Schedules, Unemployment
Compensation and Workmen's Compensation*

The British White Paper on Health

*Family Resources To Meet Costs of a Worker's
Last Illness and Death*

*The "Why" Survey, Bureau of Old-Age
and Survivors Insurance*

FEDERAL SECURITY AGENCY

SOCIAL SECURITY BOARD

WASHINGTON, D. C.

FEDERAL SECURITY AGENCY
SOCIAL SECURITY BOARD

Washington, D. C.

ARTHUR J. ALTMAYER, *Chairman*

GEORGE E. BIGGE

ELLEN S. WOODWARD

BUREAUS AND OFFICES

Executive Director

OSCAR M. POWELL

Assistant Executive Director

WILLIAM L. MITCHELL

Bureau of Old-Age and Survivors Insurance

JOHN J. CORSON, *Director*

Bureau of Public Assistance

JANE M. HOEY, *Director*

Bureau of Employment Security

EWAN CLAQUE, *Director*

Bureau of Research and Statistics

I. S. FALK, *Director*

Bureau of Accounts and Audits

LEONARD J. WILBERT, *Director*

Informational Service

MAX STERN, *Director*

Office of Appeals Council

JOSEPH E. McELVAIN, *Chairman*

Office of the Actuary

W. R. WILLIAMSON, *Actuarial Consultant*

The SOCIAL SECURITY BULLETIN is published monthly under authority of Public Resolution No. 57, approved May 11, 1922 (42 Stat. 541), as amended by section 307, Public Act 212, 72d Congress, approved June 30, 1932. This publication is approved by the Director of the Bureau of the Budget.

The BULLETIN is prepared in the Office of the Executive Director, Division of Publications and Review, of which Mary Ross is Chief, and is under the technical supervision of I. S. Falk, Director, Bureau of Research and Statistics. It reports current data on operations of the Social Security Board and the results of research and analysis pertinent to the social security program, and is issued primarily for distribution to agencies directly concerned with the administration of the Social Security Act. Statements in articles do not necessarily reflect final conclusions or official policies of the Social Security Board.

The BULLETIN is for sale by the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C., to whom all purchase orders, with accompanying remittance, should be sent. Single copy, price 20 cents. Annual subscription in the United States, Canada, and Mexico, price \$2.00; in other countries, \$3.75.

Any part of this publication may be reproduced with appropriate credit to the SOCIAL SECURITY BULLETIN as the source.

With this issue, the Bulletin changes its typography and paper stock in the interest of further paper saving. The contents and general arrangement by programs have been changed only slightly.

Social Security Bulletin

Volume 7

March 1944

Number 3

Social Security in Review

IN EVERY YEAR since unemployment benefits became payable, the low point in benefit disbursements has come in the last months of the year and has been followed by a rise in January. The increase this January, which continued the upturn started in December after 10 months of continuous decline, was the greatest relative rise from the preceding month since January 1942. Beginning with March 1942, when \$43.0 million was paid, the total fell off almost uninterruptedly until October and November 1943, when benefits stood at \$3.5 million. In December, the figure was \$4.3 million and in January, \$5.3 million. In addition to the usual seasonal factors, the increase from the preceding month, which occurred in all but 6 States, was due to cut-backs in construction and some manufacturing industries and to large-scale lay-offs in ordnance plants, mainly in Colorado, Indiana, Minnesota, Missouri, and Utah. Most of the displaced workers were re-employed rapidly in other war industries; a number of women and older workers, on the other hand, withdrew at least temporarily from covered employment and did not file claims for benefits. While the group of workers who did file claims was not large numerically, it resulted in some large relative increases in benefit and claims figures.

For the third consecutive month, the claims loads increased substantially throughout the country. Almost all States reported increases from December to January in both initial and continued claims. In comparison with January 1943, however, initial claims were 43 percent less and continued claims, 55 percent. Unless a considerable proportion of the January initial claimants find jobs, continued claims will rise during February.

The weekly average number of beneficiaries increased almost one-

third, and the weeks of compensated unemployment one-fifth, from December totals. Despite the general increase, 5 States averaged less than 50 beneficiaries a week. Some indication of the current level of unemployment compensation operations can be derived by comparing the number of weeks of compensated unemployment with the estimated number of workers in jobs covered by the program. This January, 11.7 weeks of unemployment were compensated for every 1,000 employed covered workers; a year ago, 31.9 weeks of unemployment had been compensated.

THE DOWNWARD TREND in numbers of recipients of the special types of public assistance and of general assistance continued in January. Since January 1943, the drop in number of

recipients or cases has been greatest for general assistance—35 percent—and appreciable for families receiving aid to dependent children—21 percent; the numbers of aged and of blind recipients, on the other hand, have declined less than 5 percent.

The changes from December were slight in all programs. The percentage decrease in families with dependent children was the smallest since September 1942; the decrease was general, however, and only 6 States aided larger numbers of families than in December.

Assistance under all programs in the continental United States, totaling \$78.4 million in January, was slightly less than in December; an increase in old-age assistance was more than offset by declines in the other programs. The general upward movement which began in the second half of 1943 brought assistance in January slightly above the amount expended under the same programs

In this issue:

	Page
SOCIAL SECURITY IN REVIEW.....	1
COMPARISON OF BENEFIT SCHEDULES, UNEMPLOYMENT COMPENSATION AND WORKMEN'S COMPENSATION, by Helen Ward Tippy.....	2
A NATIONAL HEALTH SERVICE: THE BRITISH WHITE PAPER.....	12
FAMILY RESOURCES TO MEET COSTS OF A WORKER'S LAST ILLNESS AND DEATH, by Janet Leland.....	19
THE "WHY" SURVEY OF THE BUREAU OF OLD-AGE AND SURVIVORS INSURANCE, by Roy E. Touchet.....	23
PUBLIC ASSISTANCE:	
Monthly data on the special types of public assistance and general assistance.....	25
EMPLOYMENT SECURITY:	
Operations in unemployment compensation.....	29
Employment service operations.....	31
Railroad unemployment insurance and employment service.....	32
OLD-AGE AND SURVIVORS INSURANCE:	
Under the Social Security Act.....	34
Under the Railroad Retirement Act.....	35
SOCIAL AND ECONOMIC DATA:	
Income payments to individuals.....	36
Veterans and their survivors, selected characteristics in 1942-43.....	37
Financial and economic data.....	39
RECENT PUBLICATIONS.....	44

in January 1943. The figure, however, was 18 percent below the total amount expended for all public aid a year earlier, when WPA and NYA projects were still in operation.

The increase in total assistance payments over the year, despite the decline in caseloads, corresponds to the rise in the amounts of individual payments to meet at least part of the rise in living costs. Average payments under the four programs have increased from 6 to 14 percent and in January were as follows:

Program	U. S. average	Range in State averages	
		Low	High
Old-age assistance.....	\$26.82	\$10	\$47
Aid to the blind.....	28.03	11	47
Aid to dependent children.....	41.68	20	80
General assistance.....	27.30	6	42

CHANGES in recent months in the proportion of monthly old-age and survivors insurance benefits in conditional-payment status suggest that an increasing number of aged beneficiaries are leaving covered jobs and are again receiving retirement benefits. Between February 1942 and October 1943 the proportion of all in-force benefits in conditional-payment status increased each month continuously though slightly, and in

the latter month 15.4 percent of all payments were either suspended or frozen. By the end of January, the 133,000 suspended or frozen benefits represented 14.8 percent. Most of the decline was in primary benefits; as a proportion of the number of each type in force, widow's current benefits in conditional status remained at practically the same level and child's benefits declined only slightly. From December to January the number of primary benefits in force increased almost 5,000, but the number in conditional-payment status decreased some 1,600. Data on suspensions and reinstatements during the first 9 months of 1943 indicate that suspensions of primary benefits outnumbered reinstatements by about two-fifths; in the next 4 months the ratio was practically reversed.

Throughout 1943, the monthly increases in number and amount of benefits in force were never more than 2.7 percent or less than 1.7 percent. In January, benefits increased 1.8 percent in number and 1.9 percent in amount and at the end of the month were in force for almost 901,000 beneficiaries, at a monthly rate of \$16.4 million. The amount certified in monthly benefits in January was almost one-fourth greater than that a year earlier. Primary benefits accounted for 52.4 percent of the total certified this January and

54.6 percent a year ago; since supplementary benefits also declined slightly, the proportionate increase has been almost entirely in survivor benefits.

The British White Paper on a National Health Service

Proposals of the British Government for a comprehensive health program to ensure the best available medical advice, treatment, and care for everyone in the country, regardless of ability to pay, were put forward on February 17 in the White Paper on a National Health Service, summarized elsewhere in this issue of the BULLETIN. The program represents the Government's acceptance of the assumption made by Sir William Beveridge that any plan for social insurance after the war must include a comprehensive national health service. It is the first of the Beveridge recommendations to be developed.

The proposals are submitted by the Government at this time for public discussion, not as fixed decisions. It is hoped that out of the discussions, and consultations with the medical profession, the local authorities, and others concerned with the development of the system proposed, the Government will be able to submit promptly to Parliament legislative proposals on which there is general agreement.

Comparison of Benefit Schedules, Unemployment Compensation and Workmen's Compensation

By Helen Ward Tippy*

WHAT PROPORTION of wage loss should be compensated is a basic problem in any social insurance program which relates benefits to the wage loss suffered by the claimant. Under most State unemployment compensation laws, the weekly benefit in theory approximates 50 percent of the full-time weekly wage, within specified minimum and maximum limitations. The workmen's compensation benefit

*Bureau of Employment Security, Program Division.

for temporary total disability, on the other hand, ranges from 40 to 70 percent and, if dependents' benefits are included, from 50 to 100 percent of the "wage" of the claimant, again within specified minimum and maximum limitations. The benefit schedules in these two programs are frequently compared with respect to their liberality to claimants. This comparison raises the question whether the workmen's compensation benefit is in fact higher than the

unemployment benefit in most States.

In an attempt to throw some light on this question, a study was made of the benefit formulas in the various State laws. The workmen's compensation formulas for cash benefits for total temporary disability were chosen as most closely comparable to benefits for total unemployment. Both cover current risks which result in a 100-percent wage loss. The comparison is confined to the wage base on which benefits are computed, the percentage or fraction of the wage provided as a weekly benefit, and the minimum and maximum weekly benefit amounts. Other elements of the benefit formula, such as eligibility conditions and the duration of benefits, are not included. Both eligibility and duration are based on such dif-

fering considerations under the two programs as now established that they are not comparable.

The right to workmen's compensation benefits is an outgrowth of the common law tort obligation of the employer to his employees for injuries received in the course of their employment as a result of his negligence. Eligibility for benefits, therefore, is not based on proof of attachment to the labor market, as under the unemployment compensation laws, but attaches to the employment relation itself. Similarly, the duration of benefits under the most liberal workmen's compensation laws is determined solely by the length of the period during which the worker or his dependents suffer from the results of an industrial accident or disease. Under other laws it varies from 78 to 1,000 weeks. "Temporary" disability for the purpose of these laws refers merely to a disability which has not been determined to be permanent. Under State unemployment compensation laws, on the other hand, benefits are limited to a relatively brief period. The limitation is imposed in part for financial reasons, and in part on the theory that a cash benefit, payable as a matter of right, is not appropriate in prolonged unemployment. After a limited period it is assumed generally that a work benefit or public assistance payable on proof of need should be substituted to prevent malingering.

Although the comparison in this study is limited to the factors which determine the weekly benefit amounts payable under the two programs, the relationship of these factors to the other elements of the benefit formula has an important bearing on the actual liberality of the benefits provided. The relation of the minimum weekly benefit amount to the eligibility requirements under 26 State unemployment compensation laws is an illustration. To qualify for benefits in these States, the claimant must have earned in employment covered by the law wages equal to a specified multiple (ranging from 15 to 40) of his weekly benefit amount in his base period (a 1-year period under 24 of the 26 laws). Thus, although amendments increasing the minimum weekly benefit payable under these laws have been "liberalizing" amendments from one point of view, they

have also operated to exclude many claimants from all benefit rights by increasing the minimum earnings necessary for benefit eligibility. Similarly, in some States, higher weekly benefits for claimants in the lower earnings brackets have been counterbalanced by shorter duration of benefits than that provided for claimants in the higher earnings brackets.

There is no corresponding relation under the workmen's compensation laws between the weekly benefit amount and eligibility for benefits. A high minimum weekly benefit under these laws, therefore, is "liberal" in a more absolute sense than a high minimum under the unemployment compensation laws. Interestingly enough, the relation of the workmen's compensation weekly benefit to the maximum duration of benefits is the reverse of that under many unemployment compensation laws. With the exception of 4 States, claimants in the lower earnings brackets can draw benefits for the full duration specified in the law. In 19 States, however, the theoretical duration is in fact reduced for claimants in the higher earnings brackets by a limitation on the total dollar amount payable, and in one the theoretical total amount payable is reduced by the maximum limit on the duration of benefits. In 1 State (Rhode Island), the claimant entitled to the minimum weekly benefit amount is the only one who can draw benefits for the theoretical maximum period of 1,000 weeks (more than 19 years), while the claimant entitled to the maximum weekly benefit is limited to a period of 600 weeks (11.5 years).

The comparison of the benefit schedules of the two programs as made in this report is of necessity merely a rough appraisal of their relative liberality. Within the limitations set, it was not possible to examine all the laws or any of the administrative and court interpretations of the pertinent provisions. The data are based chiefly on digests of the laws.¹ Al-

¹ Data for unemployment compensation laws, from the *Comparison of State Unemployment Compensation Laws* as of Dec. 31, 1941, revised to Jan. 8, 1944. Data for workmen's compensation laws compiled from: *Digest of Workmen's Compensation Laws*, 16th ed., Association of Casualty and Surety Executives, 1942; *Principal Features of Workmen's Compen-*

though the session laws were examined for the 1942 and 1943 legislative sessions to bring the material on workmen's compensation more nearly up to date, the sole source of information on provisions which were not amended in one of these two sessions was a digest, rather than the law itself. A more important limitation is the difficulty of interpreting the wage-base data under the workmen's compensation laws, and of comparing benefit formulas which differ radically.

Difficulty of interpreting wage-base data under workmen's compensation laws.—The definitions of the wage base included in the majority of the workmen's compensation laws are not self-explanatory. The provision in the Florida law illustrates this difficulty. The weekly wage for benefit purposes in Florida equals $\frac{1}{13}$ of the earnings in the 13-week period preceding the accident, if the worker was in the same employment during "substantially" the whole of that period. Alternatively, the wage of a similar employee or the full-time wage is used.

If the alternative of the "full-time wage" gives a key to the legislative intent in drafting the provision, the $\frac{1}{13}$ formula should be used only if the claimant worked practically full-time during the 13 weeks in question. By the same logic, if the wage of a "similar" employee is used, an employee who has worked full time should be chosen. However, a worker may be said to have been in the same employment during "substantially" the whole of a given period if he performed some work in the same employment during a substantial majority of the working days during the period, even though he may have suffered serious underemployment. Moreover, if the injured worker suffered serious underemployment, another worker who was likewise underemployed might be considered a similar employee if he worked in the same or a similar occupation. Although this law may be classified logically as one which uses the full-time wage as a base, it would be necessary to study the administrative ap-

sation Laws—as of September 1943. U. S. Department of Labor, Division of Labor Standards, Stat. Bulletin No. 62. 1942 and 1943 Session Laws of the various States.

plication and court interpretations of the definition to determine accurately the wage base for workmen's compensation benefits in Florida.

Unemployment Compensation Benefit Formula

The provisions for determining the weekly benefit amount under the unemployment compensation laws fall into two main groups, as follows:

Formula	Number of States ¹
Total.....	51
Weighted tables.....	14
Based on high-quarter earnings.....	6
Based on annual earnings.....	7
Based on average weekly wage.....	1
Percentage or fraction of high-quarter earnings.....	37
6%.....	1
$\frac{1}{20}$	³ 12
$\frac{1}{22}$	1
$\frac{1}{23}$	2
$\frac{1}{25}$	³ 10
$\frac{1}{26}$	⁴ 11

¹ As of Jan. 8, 1944.

² One State uses the $\frac{1}{20}$ formula as an alternative to 50% of the full-time wage.

³ One State uses 50% of the full-time wage as an alternative.

⁴ Two States use the $\frac{1}{26}$ formula as an alternative to 50% of the full-time wage.

Weighted tables.—The percentage of earnings payable under laws which determine weekly benefits by a weighted table differs as between claimants in the different earnings categories. Generally, a larger percentage of the earnings is allowed to claimants with low earnings than is given to claimants with high earnings. In tables which use quarterly earnings as a base, the maximum and minimum percentage allowed, in terms of the full-time wage, can be computed on the assumption that the high quarter is a quarter of full-time earnings. However, for States with tables based on annual earnings, no valid comparison can be made with laws which base benefits on weekly wages, because annual earnings may cover extended periods of unemployment or underemployment. No attempt has been made, therefore, to compare this aspect of the benefit formula for those States which base their unemployment benefit on annual earnings.

Percentage of earnings.—The 37 laws included in the second group provide a weekly benefit equal to a speci-

fied fraction or percentage of earnings in the quarter of highest earnings in the base period, within the minimum and maximum range of benefits. As is shown in the tabulation, four of these laws provide for the use of 50 percent of the full-time wage as an alternative. Although no definite information is readily available on the extent to which the alternative is actually applied, it is probable that for the majority of the claimants the high-quarter formula is used. For this reason, the full-time wage alternative is ignored in this discussion.

The percentage of wage loss, in relation to full-time earnings, compensated under these laws depends on the amount of employment which the claimant had during the high quarter. (For the worker whose benefit amount is determined by the weekly minimum or maximum, of course, the percentage will depend also on the relation of his wage rate to the specified minimum or maximum benefit amount.) For the claimant who was employed full time during his high quarter but did not work overtime, a 1/26 formula will compensate for 50 percent of his wage loss. Under the more liberal laws, the 1/20 formula will compensate for 65 percent of wage loss under the same conditions. If, on the other hand, the claimant was underemployed during his high quarter, the percentage compensated will drop. Any underemployment during the high quarter will reduce the weekly benefit under the 1/26 formula below the theoretical 50 percent of the wage loss. The 1/20 formula allows for 3 weeks of unemployment in the high quarter before the percentage compensated drops below 50 percent. On the other hand, overtime during the high quarter will increase the percentage of wage loss compensated under all of these laws.

Wage-Base Provisions, Workmen's Compensation Laws

The benefit formula under the workmen's compensation laws is expressed in entirely different terms. With the exception of two laws which provide a flat benefit, the weekly benefit under all the laws is a given percentage of the wages or earnings of the claimants. The method specified for the determination of wages or earnings, therefore, is an important

factor in the determination of the percentage of the full-time wage loss compensated.

The wage-base provisions may be classified roughly into two main groups: (1) those in which the wage used for benefit determinations is the *average wage* for weeks of employment in a specified period and (2) those in which the wage is the *full-time wage* or a close approximation of that wage. Given these provisions, it is clear that the amount of employment or unemployment experienced by the claimant in the period preceding his injury may be a factor in determining the percentage of the full-time wage loss compensated. Partial unemployment will reduce the percentage under the average-for-weeks-of-employment formulas. Under the formulas which apparently approximate the full-time wage, the effect of underemployment will depend on the interpretation given to the various parts of the formula. The benefit under the laws which definitely spell out the full-time wage as the base for computation will not be affected by previous underemployment. Overtime, on the other hand, will operate to increase the benefit under average-for-weeks-of-employment formulas. Under the laws with a full-time wage base the effect of overtime will depend on whether it is excluded or taken into consideration as a legitimate part of the full-time wage. Table 1 presents a summary statement of these formulas.

Average for Weeks of Employment

The wage base under 15 laws² is the average wage for weeks of employment in a specified period, generally a year. The majority of these laws provide that, if the average wage is unfair to the claimant, the earnings of another employee in the same or a similar occupation in the same locality should be taken into consideration. In Alaska, if the average wage is otherwise unascertainable, it is to be taken to be \$25. Massachusetts, in order to exclude excessive underemployment, does not consider as "weeks of employment" any weeks

² Alabama, Alaska, Arkansas, Connecticut, Hawaii, Indiana, Massachusetts, North Carolina, North Dakota, South Carolina, South Dakota, Tennessee, Vermont, Virginia, West Virginia.

in which the earnings of the claimant were less than \$5, unless his "normal" working hours were less than 15 a week. The laws of Hawaii and North Dakota provide that, if the claimant at the time of the injury is earning a higher wage than he earned earlier in the year, only the higher wage shall be considered in determining the average wage.

Under the laws in this group, the percentage of the wage allowed as a benefit ranges from 50 to 66½ percent, with 9 laws (10 if dependents' benefits are considered) giving 60 percent or more. Thus, even if there is some partial unemployment during the claimant's period of employment, he may still be compensated for 50 percent or more of his full-time wage loss in the majority of these States.

Full-Time Wage

Full-time wage under specified conditions; otherwise average wage.—

Four States³ base the weekly benefit on the full-time wage under certain conditions, or as an alternative, on the average wage. Delaware and Nebraska use the full-time wage except for workers in seasonal industries. Both exclude overtime in the computation of the full-time wage and compute the weekly wage of seasonal workers as 1/50 of total earnings in the year preceding the accident. The Maine law bases the benefit amount on the full-time wage unless the claimant had less than 250 working days in the year. For such claimants, the wage is taken to equal his earnings divided by the number of weeks in the same employment, or the wage of a similar employee. In Ohio, the benefit during the first 12 weeks of disability is based on the full-time wage, but thereafter on the average wage.

Under these four laws, the benefit is 60 percent or more of the wage as defined.

Approximate full-time wage formula.—Under 7 laws⁴ the average weekly wage equals the average daily wage multiplied by 300 and divided by 52.

There are several variants of this formula. In the District of Columbia, Oklahoma, and Texas, the formula is used only if there was "substantially" full employment in the

year preceding the injury. As an alternative, the wage of a similar employee is used. Under the laws of Illinois, Iowa, Missouri, and New York, the daily wage is multiplied by 300 or the number of normal working days in the year, but (except in Illinois) not less than 200. Missouri provides that, in the alternative, the wage of a similar employee shall be used. New York specifies that the annual earnings should represent the earning capacity of the employee. Illinois and Iowa exclude overtime from the computation.

Under six of these laws, the weekly benefit ranges from 60 to 66½ percent of the weekly wage, with four giving 66½ percent. In Illinois, the percentage ranges from 50 percent for the claimant without dependents to a maximum of 65 percent if there are dependents; 17.5 percent of the benefit as so computed is added, however.

Full-time wage.—Of the remaining 21 State laws in this group, four apparently, and the rest clearly, base the benefit amount on the full-time wage. It should be noted, however, that the California formula uses a wage base equal to 95 percent of the full-time wage, including overtime. For the claimant who was earning a higher wage at the time of the accident than earlier in the year, the Idaho and Kentucky laws consider only the higher wage. Montana and Wisconsin exclude overtime from consideration. The Utah wage provision is phrased in terms of the 300-times-the-daily-wage formula; it provides, however, that the daily wage shall be computed to give full time and that the multiplier may be increased to 332, depending on the number of days worked per week. These two specifications appear to bring the law clearly within the full-time wage group.

The percentage of the wage given as a benefit for this group of States ranges from 40 to 70 percent (or from 50 to 100 percent if dependents are considered). Under 15 of the 21 laws, the benefit is 60 percent or over. If additional benefits for dependents are included, a maximum percentage of 60 percent or over is payable under 18 laws.

Other provisions.—The Nevada law provides a benefit equal to 60 percent of monthly wages but does not define "wages." Washington and Wyoming

provide for the payment of a flat benefit, which is increased if the injured employee has dependents, but is unrelated to his previous wages. The comparison with wage loss compensated, therefore, is not pertinent for those two laws.

Percentage of Wage Loss Compensated

Table 2 summarizes the weekly minimum and maximum and the percent-of-wage provisions of the unemployment compensation and workmen's compensation laws. For the purpose of comparing the percent-of-wage provisions, the formulas for determining the weekly benefit amount under the unemployment compensation laws have been translated into a percentage of the full-time wage during a period when there is full-time employment (but no overtime) during the quarter of highest earnings. No percentages are given for the 7 State laws which establish a weighted table based on annual earnings for the determination of the weekly benefit amount. Moreover, although the percentage range is given for States with weighted tables based on weekly or quarterly earnings, no attempt has been made in the discussion which follows to compare the percentage of wage allowed under the two programs in these States, because the percentage varies under the unemployment compensation laws for the different wage categories. For the laws which increase the percentage if the injured employee has dependents, both the maximum and minimum percentage payable are shown.

For the unemployment compensation laws, the percentages range from 50 to 78 percent of the weekly wage; for workmen's compensation, from 40 to 70 percent. If dependents' benefits for workmen's compensation are considered, however, the maximum percentages payable range from 50 to 100+. Of the 36 unemployment compensation laws for which a straight percentage can be computed, 23 give less than 60 percent and 13 give 60 percent or more, in contrast to 13 and 35, respectively, of the workmen's compensation laws. The maximum percentage figures for the workmen's compensation laws, taking dependents' benefits into consideration, are

³ Delaware, Maine, Nebraska, Ohio.

⁴ District of Columbia, Illinois, Iowa, Missouri, New York, Oklahoma, Texas.

Table 1.—Benefit rates and wage base under State workmen's compensation laws for temporary total disability

State ¹ (arranged according to wage base used under law)	Wage base	Benefit rates ²		State	
		Percent of wages	Weekly limits		
			Minimum		Maximum
Average wage for weeks of employment (15 States)					
Alabama.....	Earnings for 52 weeks divided by 52. Divisor reduced if more than 7 consecutive days of unemployment. ³	55 to 65.....	\$5.00 or full wage..	\$18.00.....	Alabama.
Alaska.....	Where average wages are not otherwise ascertainable, taken to be \$25.	65.....	None.....	None.....	Alaska.
Arkansas.....	Earnings for year divided by weeks of employment. ³	65.....	7.00.....	20.00.....	Arkansas.
Connecticut.....	Earnings for 26 weeks divided by number of weeks actually employed. If less than 2 weeks, prevailing wage in employment.	50.....	7.00.....	30.00.....	Connecticut.
Hawaii.....	Computed in manner best calculated to give average earnings during preceding 12 months. ^{3 4}	66½.....	8.00 or full wage..	25.00.....	Hawaii.
Indiana.....	Earnings for 52 weeks divided by 52. Divisor reduced if over 7 days of unemployment. Maximum weekly wage considered, \$34. Minimum, \$18.20. ^{3 5}	55.....	10.01 or full wage..	18.70.....	Indiana.
Massachusetts.....	Annual earnings divided by 52. If over 2 weeks of unemployment, divisor reduced. ³ Excludes weeks of earnings below \$5 unless normal hours below 15.	66½.....	(9).....	20.00.....	Massachusetts.
North Carolina.....	Earnings for year divided by 52. If over 7 consecutive days of unemployment, divisor reduced. ⁴	60.....	7.00.....	21.00.....	North Carolina.
North Dakota.....	Computed in manner best calculated to give average weekly earnings during year. ^{3 4}	66½.....	9.00 or full wage..	20.00 to 25.00.....	North Dakota.
South Carolina.....	Earnings for year divided by 52. If more than 7 consecutive days of unemployment, divisor reduced.	60.....	5.00.....	25.00.....	South Carolina.
South Dakota.....	Earnings for 52 weeks divided by 52, or number of weeks actually worked. In irregular employments, earnings for year in same employment divided by weeks worked. ^{3 7}	55.....	7.50 or full wage..	15.00.....	South Dakota.
Tennessee.....	Earnings for year divided by 52. If more than 7 consecutive days of unemployment, divisor reduced.	60.....	7.00 or full wage..	18.00.....	Tennessee.
Vermont.....	Computed to give average weekly earnings during 12 weeks preceding injury. Excludes time lost for sickness or lay-off. ^{3 4}	50.....	7.00 or full wage..	15.00.....	Vermont.
Virginia.....	Earnings for year divided by 52. If more than 7 consecutive days of unemployment, divisor reduced. ³	55.....	6.00.....	18.00.....	Virginia.
West Virginia.....	Average wages at time of injury. "Time of injury" to be 60 days, 6 months, or 1 year—one most favorable to the claimant.	66½.....	8.00.....	16.00.....	West Virginia.
Full-time wage under specified conditions; otherwise, average wage (4 States)					
Delaware.....	Remuneration rate at time of accident. If paid by day, hour, or output, weekly wage=5¼×average normal daily earnings. ^{7 8} Seasonal work—1/50 total earnings.	60.....	\$8.00 or full wage..	\$18.00.....	Delaware.
Maine.....	If employment in preceding year at least 250 full days, use wage for hours, and days constituting full workweek. Otherwise average for weeks of employment. ^{3 7}	66½.....	7.00.....	21.00.....	Maine.
Nebraska.....	In continuous employments, use weekly income for full workweek. ⁷ For seasonal employments, 1/50 of earnings for all employment during year preceding injury. ⁵	66½.....	6.00 or full wage..	15.00.....	Nebraska.
Ohio.....	For first 12 weeks, use full-time weekly wage. Thereafter, average wage at time of injury.	66½.....	8.00 or full wage..	21.00.....	Ohio.
Approximate full-time wage (7 States)					
District of Columbia.....	If substantially full employment, 300×average daily wage divided by 52. ³	66½.....	\$8.00 or full wage..	\$25.00.....	District of Columbia.
Illinois.....	Average annual earnings=average daily wage×300 or normal working days per year. ⁷	(9).....	8.81 to 12.03.....	17.63 to 23.50.....	Illinois.
Iowa.....	Average annual earnings=average daily wage×300 or normal working days (not less than 200) per year. ⁷	60.....	6.00 or full wage..	15.00.....	Iowa.
Missouri.....	Average annual earnings=average daily wage×300 or normal working days (not less than 200) per year. ³	66½.....	6.00 or full wage..	20.00.....	Missouri.
New York.....	Average daily wage×300 (or not less than 200) divided by 52. Annual earnings to represent earning capacity of employee.	66½.....	8.00 or full wage..	25.00.....	New York.
Oklahoma.....	Average daily wage×300 divided by 52 if worked substantially full year. ³	66½.....	8.00 or full wage..	18.00.....	Oklahoma.
Texas.....	Average daily wage×300 divided by 52 if in same employment for substantially full year. ³	60.....	7.00.....	20.00.....	Texas.
Full-time wage (21 States)					
Arizona.....	Average during month of injury. If not continuously employed during month, sum representing earning capacity of employee. Computed variously to take account of days and hours of work and basis of remuneration to achieve about 95 percent of full wage. Maximum wage \$46.66. ¹² Minimum, \$10. ⁴	65 ¹⁰	None ¹⁰	None ¹⁰	Arizona.
California.....	Based on monthly, weekly, daily, hourly, or other remuneration of employee.	65.....	\$6.50 ¹¹	\$30.00 ¹¹	California.
Colorado.....	1/13 earnings in 13 weeks if in same employment during substantially whole period, or wages of similar employee, or full-time wage.	50.....	5.00.....	14.00.....	Colorado.
Florida.....	Regular wage received at time of accident. ³	60.....	8.00 or full wage..	22.00.....	Florida.
Georgia.....	If worked substantially full year, average for year. Otherwise, daily wage×days of employment per week. ^{3 4}	50.....	4.00 or full wage..	20.00.....	Georgia.
Idaho.....	Wages=money rate; daily wage×working days (not less than 5) in ordinary workweek.	55 to 100+ ¹³	6.00 to 8.00.....	12.00 to 16.00.....	Idaho.
Kansas.....	Average wages based on earnings while working full time. ⁴	60.....	6.00.....	18.00.....	Kansas.
Kentucky.....		65.....	5.00.....	15.00.....	Kentucky.

See footnotes on next page.

8 laws with less than 60 percent and 40 with 60 percent or more.

If the comparison is limited to the 33 laws for which straight percentages are given under both programs, 23 of the unemployment compensation laws as against 7 of the workmen's compensation laws give less than 60 percent of the full-time wage as a benefit, and 10 of the unemployment compensation laws as against

26 of the workmen's compensation laws give 60 percent or more. If dependents' allowances are included, only 4 workmen's compensation laws give percentages of less than 60, and 29 give 60 percent or more. Thus, for claimants who worked full time but no overtime during the period on which their benefits are based, the workmen's compensation program is more liberal in the percentage of wage

loss compensated in the majority of States for which a direct comparison can be made.

Effect of overtime.—During periods of labor shortage when overtime may be worked by many employees, the effect of overtime pay on the weekly benefit amount may be concentrated under the unemployment compensation laws which base benefits on

Table 1.—Benefit rates and wage base under State workmen's compensation laws for temporary total disability—Continued

State ¹ (arranged according to wage base used under law)	Wage base	Benefit rates ²		State	
		Percent of wages	Weekly limits		
			Minimum		Maximum
Full-time wage (21 States)—Continued					
Louisiana.....	Based on daily rate of pay. If paid by hour, weekly wage=hourly rate×hours in working day×working days per week.	65.....	3.00 or full wage..	20.00.....	Louisiana.
Maryland.....	Average wage based on full-time employment.....	66½.....	10.00 or full wage..	23.00.....	Maryland.
Michigan.....	Annual earnings=52×average weekly wage. Average weekly wage=not less than 40×hourly rate; or earnings per year divided by number of days when work was performed×number of working days per week, but not less than 5. ³	66½.....	10.00.....	21.00.....	Michigan.
Minnesota.....	Normal daily wage×days and fractions of days in normal workweek, with minimum of 5 days.	66½.....	8.00 or full wage..	20.00.....	Minnesota.
Montana.....	Wages=average daily wages at time of injury for usual hours of employment per day. ⁴	50 to 66½.....	8.00.....	15.00 to 21.00.....	Montana.
New Hampshire.....	Based on earnings at full time during year (or less) with same employer preceding injury.	50.....	8.00.....	21.00.....	New Hampshire.
New Jersey.....	Daily rate×5 to 7, according to working days per week. If paid by hour, use hourly rate×customary working hours.	66½.....	10.00 or full wage..	20.00.....	New Jersey.
New Mexico.....	Based on wage rate: hourly rate×hours per day×days per week: monthly rate×12 divided by 52. ⁵	60.....	10.00 or full wage..	18.00.....	New Mexico.
Oregon.....	Monthly wage=26×daily wage, or if employee worked 7 days a week, 30×daily wage.	40 to 66½.....	6.90 or full wage to 9.30 ¹⁴	12.79 to 22.55 ¹⁴	Oregon.
Pennsylvania.....	Based on wage rate. Special provisions for individuals on piece, hour, or day rates. ⁶	66½.....	(15).....	18.00.....	Pennsylvania.
Rhode Island.....	Average weekly wage at time of injury, counting wages while working full time. Full time means not less than 40×hourly rate.	60.....	12.00.....	20.00.....	Rhode Island.
Utah.....	Average weekly wage=daily wage×300 or 332 (depending on days per week) divided by 52. Daily wage computed to give full time.	60 to 85.....	7.00 or full wage..	16.00.....	Utah.
Wisconsin.....	Average weekly wage between \$12.50 and \$35.00; average weekly earnings=daily earnings×number of days worked in normal work. ⁷	70.....	8.75.....	24.50 ¹¹	Wisconsin.
No definition of wage base (1 State)					
Nevada.....		60½ ¹⁰	\$6.90 to 9.30 ^{10 12}	\$16.74 to 19.00 ^{10 12}	Nevada.
Flat benefits unrelated to wage (2 States)					
Washington.....			\$5.23 to 6.90 ^{14 16}	\$11.60 to 17.46 ^{14 17}	Washington.
Wyoming.....			11.00 ^{14 18}	25.38 ^{14 19}	Wyoming.

¹ Excludes Mississippi; no workmen's compensation law.

² Where a range is given, the lower percentage or amount is for the claimant without dependents. In the "percent of wage" column, the higher figure is the maximum payable to a claimant with dependents; in the "minimum weekly benefit amount" column, it is the minimum payable to a claimant with 1 dependent; in the "maximum weekly benefit amount" column, it is the maximum payable to a claimant with the maximum number of dependents for whom additional benefits are provided unless otherwise noted. In some of the States where the "full wage" is given as an alternative to the dollar minimum weekly benefit amount, it is probable that the actual alternative is an average wage.

³ Under certain circumstances, take in to consideration the earnings of another employee in the same or a similar occupation.

⁴ If employment at the time of the injury is at a higher wage than previously during the year, consider only such higher wage.

⁵ Includes overtime.

⁶ The lesser of \$11 or the full wage, but in no case less than \$7 if the normal working hours are 15 or more per week.

⁷ Excludes overtime.

⁸ Excludes gratuities and the value of board and lodging unless the value is fixed at the time of hiring.

⁹ For individuals without dependents, the benefit amount is equal to 50 percent of wages, plus 17.5 percent of the benefit as so computed. For individuals with dependents, the benefit amount may be increased to 65 percent of wages, plus 17.5 percent of the benefit amount as so computed.

¹⁰ \$10 monthly (or \$2.33 weekly) added to the benefit for dependents. Since the increase for dependents is a flat dollar amount, the percent of wages will vary.

¹¹ No minimum or maximum weekly benefit is specified. Computed from the percent of the wage allowed as a benefit, as applied to the minimum and maximum weekly wages taken into consideration under the law.

¹² Maximum average weekly earnings increased from \$38.46 to \$46.66. Increase to remain in effect until 91 days after final adjournment of the 56th regular legislative session (1945) or until the cessation of hostilities.

¹³ 5 percent added for each additional dependent child, with no statutory maximum.

¹⁴ Computed by dividing the monthly payment specified in the law by 4.3.

¹⁵ The lesser of \$9 or the full wage, but in no case less than \$5.

¹⁶ The lowest benefit amount payable to a claimant without dependents is that payable, during the first 6 months of disability, to a married woman whose husband is not an invalid; after 6 months, it is increased.

¹⁷ The lowest benefit amount payable to a claimant with 1 dependent is that payable, during the first 6 months of disability, to a married woman whose husband is not an invalid but who has 1 child under 18 years of age; after 6 months, it is increased.

¹⁸ The lower amount is payable to an unmarried claimant without dependents. The higher is payable, during the first 6 months of disability, to a claimant with a wife or invalid husband and 2 children under 18 years of age. \$1.74 is added for each additional child under 18. After 6 months, the benefit is increased.

¹⁹ Flat benefit payable to a claimant with no dependents.

²⁰ Maximum benefit payable to a claimant with dependents.

Sources: Association of Casualty and Surety Executives, *Digest of Workmen's Compensation Laws*, 16th ed., 1942. U. S. Department of Labor, Division of Labor Standards, *Principal Features of Workmen's Compensation Laws—as of September 1943*, Bulletin No. 62, 1942 and 1943 Session Laws of the various States.

Table 2.—Comparison of benefit schedules for total unemployment under unemployment compensation and for temporary total disability under workmen's compensation, by State and by wage base used under the workmen's compensation laws

State ¹ (arranged according to wage base—workmen's compensation)	Percent of wages		Minimum weekly benefit amount		Maximum weekly benefit amount	
	Unemployment compensation ²	Workmen's compensation ³	Unemployment compensation ²	Workmen's compensation ³	Unemployment compensation	Workmen's compensation ³
Average wage for weeks of employment (15 States)						
Alabama.....	50.....	55 to 65.....	\$2.00.....	\$5.00 or full wage.....	\$15.00.....	\$18.00.....
Alaska.....	65.....	65.....	5.00.....	None.....	16.00.....	None.....
Arkansas.....	50.....	65.....	3.00.....	7.00.....	15.00.....	20.00.....
Connecticut.....	50 ⁴	50.....	6.00.....	7.00.....	22.00.....	30.00.....
Hawaii.....	52.....	66½.....	5.00.....	8.00 or full wage.....	20.00.....	25.00.....
Indiana.....	52.....	55.....	5.00.....	10.00 or full wage.....	18.00.....	18.70.....
Massachusetts.....	65.....	66½.....	6.00.....	(5).....	18.00.....	20.00.....
North Carolina.....	(9).....	60.....	3.00.....	7.00.....	15.00.....	21.00.....
North Dakota.....	50.....	66½.....	5.00.....	9.00 or full wage.....	15.00.....	20.00 to 25.00.....
South Carolina.....	50.....	60.....	4.00.....	5.00.....	15.00.....	25.00.....
South Dakota.....	(9).....	55.....	7.00.....	7.50 or full wage.....	15.00.....	15.00.....
Tennessee.....	50.....	60.....	5.00.....	7.00 or full wage.....	15.00.....	18.00.....
Vermont.....	60 to 50.....	50.....	6.00.....	7.00 or full wage.....	15.00.....	15.00.....
Virginia.....	52.....	55.....	4.00.....	6.00.....	15.00.....	18.00.....
West Virginia.....	(9).....	66½.....	7.00.....	8.00.....	18.00.....	16.00.....
Full-time wage under specified conditions; otherwise, average wage (4 States)						
Delaware.....	52.....	60.....	\$5.00.....	\$8.00 or full wage.....	\$18.00.....	\$18.00.....
Maine.....	(9).....	66½.....	6.00.....	7.00.....	18.00.....	21.00.....
Nebraska.....	52.....	66½.....	5.00.....	6.00 or full wage.....	15.00.....	15.00.....
Ohio.....	59 to 54.....	66½.....	5.00.....	8.00 or full wage.....	16.00.....	21.00.....
Approximate full-time wage (7 States)						
District of Columbia.....	57.....	66½.....	\$6.00 to 7.00.....	\$8.00 or full wage.....	\$20.00 ⁸	\$25.00.....
Illinois.....	65.....	(9).....	7.00.....	8.81 to 12.03.....	18.00 ¹⁰	17.63 to 23.50.....
Iowa.....	50 ¹¹	60.....	5.00 or full wage.....	6.00 or full wage.....	15.00.....	15.00.....
Missouri.....	52.....	66½.....	3.00.....	6.00 or full wage.....	18.00.....	20.00.....
New York.....	57.....	66½.....	10.00.....	8.00 or full wage.....	18.00.....	25.00.....
Oklahoma.....	65.....	66½.....	6.00.....	9.00 or full wage.....	16.00.....	18.00.....
Texas.....	50.....	60.....	5.00.....	7.00.....	15.00.....	20.00.....
Full-time wage (21 States)						
Arizona.....	50 ¹¹	65 ¹¹	\$5.00.....	None ¹²	\$15.00.....	None ¹³
California.....	65.....	65.....	10.00.....	\$8.50 ¹³	20.00.....	\$30.00 ¹⁴
Colorado.....	52 ¹⁴	50.....	5.00.....	5.00.....	15.00.....	14.00.....
Florida.....	65 to 54.....	60.....	5.00.....	8.00 or full wage.....	15.00.....	22.00.....
Georgia.....	54 to 49.....	50.....	4.00.....	4.00 or full wage.....	18.00.....	20.00.....
Idaho.....	62 to 40.....	55 to 100+ ¹⁵	5.00.....	6.00 to 6.55.....	18.00.....	12.00 to 16.00.....
Kansas.....	52.....	60.....	5.00.....	6.00.....	15.00.....	18.00.....
Kentucky.....	(5).....	65.....	5.00.....	5.00.....	16.00.....	15.00.....
Louisiana.....	65 ¹⁶	65.....	3.00.....	3.00 or full wage.....	18.00.....	20.00.....
Maryland.....	65.....	66½.....	7.00.....	10.00 or full wage.....	20.00.....	23.00.....
Michigan.....	65.....	66½.....	10.00.....	10.00.....	20.00.....	21.00.....
Minnesota.....	(9).....	66½.....	7.00.....	8.00 or full wage.....	20.00.....	20.00.....
Montana.....	52.....	50 to 66½.....	5.00.....	8.00.....	15.00.....	15.00 to 21.00.....
New Hampshire.....	(9).....	50.....	6.00.....	8.00.....	18.00.....	21.00.....
New Jersey.....	59.....	66½.....	7.00.....	10.00 or full wage.....	18.00.....	20.00.....
New Mexico.....	50.....	60.....	5.00.....	10.00 or full wage.....	15.00.....	18.00.....
Oregon.....	78.....	40 to 66½.....	10.00.....	6.97 to 9.30 or full wage ¹⁷	15.00.....	12.79 to 22.55 ¹⁷
Pennsylvania.....	52.....	66½.....	8.00.....	(9).....	18.00.....	18.00.....
Rhode Island.....	160 to 74.....	60.....	6.75.....	12.00.....	18.00.....	20.00.....
Utah.....	65.....	60 to 85.....	5.00.....	7.00 or full wage.....	20.00.....	16.00.....
Wisconsin.....	66½ to 50 ¹⁸	70.....	8.00.....	8.75 ¹³	20.00.....	24.50 ¹³
No definition of wage base (1 State)						
Nevada.....	65.....	66½ ¹²	\$5.00.....	\$6.90 to 9.30 ¹³	\$15.00.....	\$16.74 to 19.00 ¹³
No definition of wage base; flat benefits (2 States)						
Washington.....	65.....	\$7.00.....	\$5.23 to 6.90 ^{17 20}	\$15.00.....	\$11.60 to 17.46 ^{17 21}
Wyoming.....	65.....	7.00.....	11.60 ^{17 21}	20.00.....	25.38 ^{17 21}

¹ Excludes Mississippi; no workmen's compensation law.² For laws which provide a weekly benefit equal to a specified fraction of earnings in the calendar quarter in the "base period" in which the earnings are the highest, a percent of the weekly wage has been calculated on the assumption that there is full employment but no overtime in the high quarter. For those laws which include a weighted table based on high-quarter earnings, the percent of wages is given as a range from the percent allowed claimants with the highest earnings which will entitle them to the minimum weekly benefit, to the percent allowed claimants with the lowest earnings required to entitle them to the maximum weekly benefit. No percentages are given for States with weighted tables based on annual earnings.³ Where a range is given, the lower percentage or amount is for the claimant.

without dependents. In the "percent of wage" column, the higher figure is the maximum payable to a claimant with dependents; in the "minimum weekly benefit amount" column, it is the minimum payable to a claimant with 1 dependent; in the "maximum weekly benefit amount" column, it is the maximum payable to a claimant with the maximum number of dependents for whom additional benefits are provided, unless otherwise noted in footnotes. In some of the States where "full wage" is given as an alternative to the dollar minimum weekly benefit amount, it is probable that the actual alternative is an average wage.

⁴ Table based on weekly earnings which are defined as 1/3 of total wages in the high quarter. However, 60 percent of weekly earnings is allowed at the minimum, and 61 percent at the maximum.

Continued on next page.

earnings in the high quarter. However, the effect of overtime on the benefit formula is restricted by the limitations on the maximum weekly benefit payable. Except for workers paid at relatively low rates, this maximum will operate to prevent prolonged overtime from increasing the weekly benefit amount excessively. For the 15 workmen's compensation laws which base benefits on the average wage for weeks of employment, although overtime will be included and will operate to increase the percentage of the wage loss compensated, within the maximum limitation, there is more chance that overtime in one part of the "base" period will be counterbalanced by underemployment during the rest of the year. Of the 32 States which base their workmen's compensation benefit on the full-time wage or a close approximation of it, 7 are known to exclude overtime. For the others, the material examined does not indicate whether overtime is included or excluded. If overtime is excluded, the percentage of full-time wage loss compensated will be the percentage of wages specified in the laws. If included, the percentage actually compensated may be increased for workers at low-wage rates.

Because of the variable factors involved, it is impossible to make any accurate comparison of the potential liberality of benefits under the two programs in a period when many employees work overtime. Unless overtime is spread evenly over the year, however, it is probable that overtime pay will operate to increase benefits more markedly for claimants not affected by the maximum under the unemployment compen-

sation laws (with the exception of the laws in the 7 States which base benefits on annual earnings) than under the workmen's compensation laws which include overtime pay as wages. On the other hand, since the percentage of wages payable under the latter laws is considerably higher than under the majority of the unemployment compensation laws, it should, at least in theory, take considerable overtime to raise the percentage of full-time wage loss compensated under the unemployment compensation laws above that compensated under the majority of the workmen's compensation laws.

Effect of partial unemployment.—

In periods of underemployment, the advantage appears to be with the workmen's compensation claimants under the majority of the laws. In the full time wage States, unemployment will not reduce the percentage of wage loss payable. In view of the definitions of the wage base included in the laws, 28 of the 50 jurisdictions with workmen's compensation laws may be included here, and an additional 4 use the full-time wage base under specified circumstances. Moreover, the fact that the percentage of the wage allowed as a benefit is substantially higher under the workmen's compensation laws than under the unemployment compensation laws increases the advantage of claimants in the full-time wage States.

The relative liberality of the weekly benefit under the two programs during a depression period is more difficult to appraise for the 15 States which use the average wage for workmen's compensation purposes. The effect of the legal provisions will de-

pend on the pattern of employment and unemployment of the claimants. In 3 of these States, the unemployment benefit is based on annual earnings; the remaining 12 States use the high-quarter formula. Any total or partial unemployment in the base period under the laws of the first 3 States, or in the high quarter under the other 12 laws, will lower the percentage of wage loss compensated for unemployed claimants who are not affected by the minimum benefit. The workmen's compensation laws, on the other hand, eliminate weeks of total unemployment from the wage base under the average-for-weeks-of-employment formula. Partial unemployment in the "base period," however, will operate to lower the unemployment compensation benefit in these 15 States. Of the 11 of these unemployment compensation laws for which percentages under the unemployment compensation laws have been computed, 9 allow less than 60 percent and 2 allow 65 percent of the wage as a benefit if there is no unemployment in the high quarter. For the same States, 4 of the workmen's compensation laws allow less than 60 percent and 7 allow 60 percent or over of the average wage.

A 20-percent sample study of Ohio unemployment compensation claimants,⁵ using the calendar year 1939 as the base period, showed that 6.4 percent had 1-4 weeks of employment in the high quarter, 8.7 percent

⁵ Division of Research and Statistics, Ohio Bureau of Unemployment Compensation, *The Calendar Quarter of Highest Earnings As a Measure of Full Employment*, Benefit Formula Research Memorandum No. 1, Dec. 22, 1941, 9 pp. Processed.

Continued from preceding page.

⁶ The lesser of \$11 or the full wage, but in no case less than \$7 if the normal working hours are 15 or more per week.

⁷ Weighted table based on annual earnings.

⁸ Rate is 65 percent ($\frac{1}{2}$) and 52 percent ($\frac{1}{4}$) for weekly benefit amounts of \$5 and \$6.

⁹ For the claimant whose basic weekly benefit is less than \$20, \$1 weekly is added for each dependent up to 3. However, the maximum for all claimants, with or without dependents, is \$20.

¹⁰ For individuals without dependents, the benefit amount is equal to 50 percent of wages plus 17.5 percent of the benefit as so computed. For individuals with dependents, the benefit may be increased to 65 percent of wages, plus 17.5 percent of the benefit amount as so computed.

¹¹ Maximum will be raised to \$20, effective Apr. 1, 1944.

¹² 50 percent of the full-time weekly wage for the customary scheduled full-time hours in the last employment; or, under certain conditions, $\frac{1}{2}$ of the high-quarter earnings.

¹³ \$10 monthly (or \$2.33 weekly) added to the benefit for dependents. Since the increase for dependents is a flat dollar amount, the percent of wages will vary.

¹⁴ No minimum or maximum weekly benefit is specified. Computed from the percent of the wage allowed as a benefit, as applied to the minimum and maximum weekly wages taken into consideration under the law.

¹⁵ $\frac{1}{2}$ of high-quarter earnings or 50 percent of the full-time wage from most recent base-period employer.

¹⁶ 5 percent added for each additional dependent child, with no statutory maximum.

¹⁷ $\frac{1}{2}$ of high-quarter earnings or 50 percent of the full-time wage.

¹⁸ Computed by dividing the monthly payment specified in the law by 4.3.

¹⁹ The lesser of \$9 or the full wage, but in no case less than \$5.

²⁰ Weighted table based on average wage for weeks of employment per employer. The minimum benefit included in the table is \$2, or 66 $\frac{2}{3}$ percent of the specified average wage. However, claimants with computed weekly benefits of less than \$8 are paid at \$8 per week and their duration is correspondingly reduced. For the lowest wage class, \$3 is 26 $\frac{2}{3}$ percent of the specified average weekly wage.

²¹ The lowest benefit amount payable to a claimant without dependents is that payable, during the first 6 months of disability, to a married woman whose husband is not an invalid; after 6 months, it is increased. The lowest benefit amount payable to a claimant with 1 dependent is that payable, during the first 6 months of disability, to a married woman whose husband is not an invalid but who has 1 child under 18 years of age; after 6 months, it is increased.

²² The lower amount is payable to an unmarried claimant without dependents. The higher amount is payable, during the first 6 months of disability, to a claimant with a wife or invalid husband and 2 children under 18 years of age. \$1.74 is added for each additional child under 18. After 6 months, the benefit is increased.

²³ Flat benefit payable to a claimant with no dependents.

²⁴ Maximum benefit payable to a claimant with dependents.

Sources: Unemployment compensation data: Federal Security Agency, Social Security Board, Bureau of Employment Security, *Comparison of State Unemployment Compensation Laws as of December 31, 1941*, revised to Jan. 8, 1944. Workmen's compensation data: Association of Casualty and Surety Executives, *Digest of Workmen's Compensation Laws*, 16th ed., 1942. U. S. Department of Labor, Division of Labor Standards, *Principal Features of Workmen's Compensation Laws—as of September 1943*, Bulletin No. 62, 1942 and 1943 Session Laws of the various States.

had 5-8 weeks, 22.1 percent 9-12 weeks, and 62.8 percent 13-14 weeks. In other words, 37.2 percent had some unemployment in that quarter. As would be expected, the claimants with the lowest earnings in the high quarter suffered the greatest degree of unemployment. Of the claimants who earned less than \$100 in the quarter—12.9 percent of all claimants—46.7 percent had 4 weeks or less of employment. Of the 24.7 percent of the claimants who earned \$350 and over, on the other hand, only 0.1 percent had 4 weeks or less of employment. At the other extreme, 8.7 percent of the claimants with earnings under \$100 had 13-14 weeks of employment in the high quarter, in contrast to 79.6 percent with earnings of \$350 and over. A 20-percent sample study of South Carolina claimants with individual base periods beginning on or before July 1, 1937, and ending on or before July 1, 1939, showed strikingly similar results. Although the base periods used in these studies were not periods of severe depression, the findings seem to indicate that the high-quarter formula may not result in the

use of a period of full employment for the determination of the weekly unemployment benefit for many claimants.

On the workmen's compensation side, the fact that weeks of total unemployment are excluded in the computation of the average wage will serve as some protection to claimants during periods of economic depression. However, partial unemployment at any time during the period used for the determination of the benefit amount will reduce the percentage of wage loss compensated.

Minimum Weekly Benefit Amounts

Under the early unemployment compensation laws, the vast majority of the States set as the minimum weekly benefit amount the lesser of a specified sum (generally \$5) or three-fourths of the full-time wage. Now Iowa is the only State providing an alternative, the full wage, to the dollar minimum benefit. Of the 50 workmen's compensation laws, on the other hand, 24 use the full wage as an alternative to the dollar minimum

benefit. As a result, the direct comparison between the two programs on this point is limited to the laws of the 26 States which set a dollar minimum and the one (Iowa) which uses the "full wage" alternative for both programs.

The unemployment compensation minimum benefit is higher in 5 States, the workmen's compensation benefit in 19 States, and the minimum benefit is the same in 3 States (table 3). If the additional benefits payable for dependents under 10 workmen's compensation laws are ignored, the unemployment compensation minimum exceeds the workmen's compensation minimum by less than \$3 in 1 State, by \$3-3.99 in 2 States, and by an indefinite amount in 2 States. The workmen's compensation minimum exceeds the unemployment compensation minimum by less than \$3 in 13 States, by \$3-3.99 in 1 State, by \$4 or more in 4 States, and by an indefinite amount in 1 State. Iowa, the one State in which the workmen's compensation minimum benefit is classified as more liberal by an indefinite amount, pays the full wage as a benefit under both laws if it is less than the specified dollar minimum. However, the specified dollar minimum is \$6 under the workmen's compensation law and \$5 under the unemployment compensation law. The 2 States in which the unemployment compensation benefit is classified as more liberal by an indefinite amount include no minimum weekly workmen's compensation benefit.

In the 23 States in which the minimum benefit amounts under the two programs are not strictly comparable, the unemployment compensation minimum may be said theoretically to be more liberal because it sets an absolute limit on the minimum weekly benefit. In many of these States, however, it is probable that the workmen's compensation minimum will be higher in practice for most claimants in the low-wage group. For example, in Alabama the unemployment compensation minimum is \$2 while the workmen's compensation minimum is the lesser of \$5 or the full wage. Thus, the claimant whose full wage is less than \$5 but more than \$2 will get an unemployment benefit equal to only 50 percent of his wage, while his workmen's compensation benefit will equal 100 percent. For a claimant

Table 3.—Comparison of minimum and maximum weekly benefit amounts under State unemployment compensation laws with those under State workmen's compensation laws:¹ Number of States in which one program is more liberal by the amount of variation

Amount by which the minimums and maximums are more liberal	Comparison of minimum amounts ²			Comparison of maximum amounts					
	Excluding dependents' benefits			Excluding dependents' benefits			Including dependents' benefits		
	Unemployment compensation more liberal	Workmen's compensation more liberal	No difference	Unemployment compensation more liberal	Workmen's compensation more liberal	No difference	Unemployment compensation more liberal	Workmen's compensation more liberal	No difference
Total.....	5	19	3	8	34	8	5	38	7
Less than \$1.00.....		1		1	1			1	
1.00-1.99.....	1	9		2	2		2	1	
2.00-2.99.....		3		2	7		2	8	
3.00-3.99.....	2	1		1	8			8	
4.00-4.99.....		3		1	1		1	2	
5.00-5.99.....		1			7			7	
6.00-6.99.....				1	1			2	
7.00-7.99.....					2			3	
8.00-8.99.....					1			1	
9.00-9.99.....									
10.00.....					2			3	
Indefinite.....	2	1			2			2	

¹ Provisions relate to total unemployment under the unemployment compensation program and to temporary total disability under the workmen's compensation program. Excludes Mississippi which has no workmen's compensation law.

² The minimum amounts in 23 States are not comparable. Although the unemployment compensation laws in these States set an absolute dollar minimum benefit amount, the workmen's compensation laws provide that the full wage shall be allowed if that is less than the specified minimum benefit.

³ No minimum under the workmen's compensation laws.

⁴ Iowa. Under both programs the full wage is the minimum if it is less than the dollar minimum. However, the dollar minimum under the workmen's compensation law is \$1 more than the dollar minimum under the unemployment compensation law.

⁵ No maximum in the weekly benefit amount under the workmen's compensation law.

with a full-time wage of less than \$2, however, the unemployment compensation benefit will be higher than the workmen's compensation benefit to the extent that \$2 exceeds the full wage. The extent to which the unemployment compensation benefit is more liberal than the workmen's compensation benefit in those 23 States, therefore, will depend in part on the relation of the lowest wages paid in the States to the dollar minimum benefit amount under the two programs, and in part on the method of determining the full wage under the workmen's compensation laws. It should be noted that the specified dollar minimum to which the full wage is an alternative under the workmen's compensation laws in these States is higher than the corresponding dollar minimum under the unemployment compensation laws in all but 4 of the States. This fact increases the probability that the workmen's compensation minimum will be higher in practice for the majority of claimants in most of the States concerned.

Maximum Weekly Benefit Amounts

A similar comparison of the maximum weekly benefit amounts under the two programs shows that if the increases for dependents' benefits are ignored the maximum is higher under the unemployment compensation program in 8 States, under the workmen's compensation program in 34 States, and is the same for the two programs in 8 States (table 3). Not only do the large majority of the States provide a higher maximum benefit under their workmen's compensation laws, but the amounts by which the workmen's compensation maximum exceeds the unemployment compensation maxi-

mum are greater. In only 1 of the 9 unemployment compensation laws which are more liberal is the difference more than \$5. In 15 of the 34 workmen's compensation laws which are more liberal, however, the difference is \$5 or more. In 2 States the workmen's compensation benefit may exceed the unemployment compensation maximum by an unlimited amount because no maximum weekly benefit is set in these laws. If increases for dependents' benefits are included, the greater liberality of the maximum weekly benefit amounts of the workmen's compensation program is even more outstanding.

Conclusions

The benefit formulas under the workmen's compensation and unemployment compensation laws differ so radically that no broad generalizations can be made concerning the relative liberality of the weekly benefits provided by the two programs, unless the qualifications to those generalizations are borne in mind. The pattern of employment and unemployment of the individual claimants, national and local conditions of the labor market, and wage rates in the States, will all affect the benefit rights of the claimants. Nevertheless, the over-all picture shows the workmen's compensation benefit as more liberal in the majority of the States, at least in normal times and in depression periods. The maximum weekly benefit is generally higher. In the States in which the minimum benefit provisions are directly comparable, the benefit is higher under workmen's compensation laws in 19 States as against 5 where the reverse is true, and the amount by which the more liberal minimum exceeds the other is generally greater. Even in the remaining States the workmen's com-

pensation minimum may be higher in practice than the unemployment compensation minimum in the majority of cases.

The percentage of the wage paid as a benefit is higher in theory under most of the workmen's compensation laws. In practice, the adoption of the full-time wage base in many of the States will serve to protect the benefit levels of workmen's compensation claimants both in normal and in depression periods. Overtime, however, will not be reflected in the weekly benefit under those workmen's compensation laws which specifically exclude such pay. The high-quarter formulas of the majority of the unemployment compensation laws, on the other hand, will probably ensure that any overtime worked during the base period is included in the wage base for most claimants. To the extent that overtime is taken into consideration under the workmen's compensation laws, the higher maximum weekly benefit which generally prevails under these laws will allow overtime pay to operate to increase the weekly benefit for a greater number of claimants. Finally, under the average-for-weeks-of-employment formulas in 15 workmen's compensation laws, total unemployment will not lower the weekly benefit in depression periods, though partial unemployment will pull down the average wage. Both total or partial unemployment, on the other hand, may decrease the percentage of the full-time wage loss compensated under the high-quarter as well as the annual wage formulas of the unemployment compensation laws. Under the high-quarter formulas, however, there is a greater chance that underemployment, whether total or partial, will be excluded from the wage base than there is under the annual earnings formulas.

A National Health Service: The British White Paper*

THE BRITISH WHITE PAPER on a National Health Service was made public on February 17. In it the Minister of Health and the Secretary of State for Scotland recommend the establishment of a National Health Service "which will provide for everyone all the medical advice, treatment and care they may require." The proposals are offered at this time for discussion in Parliament and in the country but not as fixed decisions. "The Government will welcome constructive criticism and they hope that the next stage—the stage of consultation and public discussion—will enable them to submit quickly to Parliament legislative proposals which will be largely agreed."

The British Medical Association has given the proposals a "cautious welcome" and plans to send a copy of the White Paper, together with an analysis of it in relation to the principles already adopted by the profession and a questionnaire prepared by the British Institute of Public Opinion, to every doctor, whether civilian or in the armed forces, at home or abroad, member or nonmember of the Association.

The Prime Minister, speaking to the Royal College of Physicians on March 2, emphasized the desire of the Government for constructive criticism of the plan. "We ask your aid. We invite your counsel."

Background of the Government's Proposals

The White Paper proposals have been prepared and are put forward against a background "of constructive thinking and discussion during the last quarter of a century." These recommendations for an improved health service, summarized in Appendix B of the White Paper, started only a few years after National

Health Insurance was enacted in 1911; shortly after medical benefits became payable it was recognized that there was a strong case for adding consultant services to the general practitioner services provided. In 1920, a Consultative Council on Medical and Allied Services, appointed by the Minister of Health, with Lord Dawson of Penn as chairman, reported and recommended a comprehensive scheme under which all forms of medical service would be made available, under suitable conditions, to the population at large. The report recommended the establishment of health authorities for local administration and contemplated, as does the present Paper, the coordination of municipal and voluntary agencies as the basis of the scheme. In the same year a similar Consultative Council appointed by the Scottish Board of Health, under the chairmanship of Sir Donald MacAlister, urged that a complete and adequate medical service should be brought within the reach of every member of the community; the report made a number of recommendations designed to ensure that the family doctor (on whom the organization of the Nation's health service should be based) would be provided with all supplementary professional advice and assistance, and proposed that the State insurance medical service should be extended to cover persons of the same economic level as insured persons and dependents of insured persons.

In 1921 the Voluntary Hospitals Committee, with Lord Cave as chairman, recommended an Exchequer grant to meet the immediate needs of the hospitals and proposed the establishment of permanent machinery to coordinate the work and finances of voluntary hospitals throughout the country through a central Voluntary Hospitals Commission and local voluntary hospitals committees for county and county borough areas. The Government accepted the findings of the Committee to the extent of providing an Exchequer grant for the voluntary hospitals, but the long-term pro-

posals were not carried into effect. Sixteen years later similar proposals were made by a Voluntary Hospitals Commission established by the British Hospitals Association under the chairmanship of Lord Sankey.

One of the most complete official surveys of Scottish health services and health problems ever attempted was published in 1936 in the Cathcart report of the Committee on Scottish Health Services. Their recommendations assume throughout that the separate medical services must be integrated and that the coordinated medical service should be based, as far as possible, on the family doctor. The latest official report on hospital problems—issued by that Committee, under the chairmanship of Sir Hector Hetherington—contains detailed recommendations for setting up five regional hospital advisory councils in Scotland, makes various suggestions for improved cooperation between hospitals, and deals at length with financial arrangements as affecting the future voluntary hospital system.

Throughout the period between the two wars, the British Medical Association was active in focusing the mind of the medical profession on constructive proposals for extending and developing the existing health services. In 1930 and again in 1938 the Association issued comprehensive proposals for *A General Medical Service for the Nation*, and in 1942 the Medical Planning Commission, organized by the Association, issued a draft *Interim Report* offering for the consideration of the medical profession far-reaching suggestions for improving the medical services of the community.¹ Other organizations making recommendations include Medical Planning Research,² representing for the most part the younger elements in the profession, the Society of Medical Officers of Health,³ and Political and Economic Planning (P E P).⁴

Without attempting to review the whole field of recommendations, the White Paper declares that, in very general terms, "the principles most frequently recurring in the presenta-

¹ A brief statement of some of the proposals was carried in the *Bulletin*, December 1942, pp. 11-21.

² See the *Bulletin*, March 1943, pp. 43-48, for a brief summary.

*This summary, prepared in the Division of Publications and Review, Office of the Executive Director, is based on *A National Health Service* (Cmd. 6502, London, 1944, 85 pp.) and *A National Health Service, The White Paper Proposals in Brief* (London, 1944, 32 pp.), both issued by the Ministry of Health and the Department of Health for Scotland.

tion of plans for future developments are the following:—

"(1) that there should be made available to every individual in the community whatever type of medical care and treatment he may need;

"(2) that the scheme of services should be a fully integrated scheme and that in particular a much closer linking up between general practitioner services on the one hand and consultant and hospital services on the other ought to be achieved; and

"(3) that for certain services, particularly the hospital service, larger areas of local administration are needed than those of any existing kind of local authorities."

In October 1941, the White Paper continues, the Government announced their intention to ensure, by means of a comprehensive hospital service, that appropriate hospital treatment should be readily available to everyone in need of it. Responsibility for the enlarged services was to be placed with the major local authorities, in close cooperation with voluntary agencies working in the same field; it was expressly recognized that the service would have to embrace areas larger than those of most of the existing local authorities and that the full use of the powerful resources of the voluntary hospitals, as well as the coordination of their relationships with the local authorities, would be essential. To pave the way, a detailed and expert survey was started on the Minister of Health's behalf—partly conducted directly by the Ministry and partly organized for the Minister by the Nuffield Provincial Hospitals Trust—of the hospital services already available in each area in England and Wales. This survey is now nearing its completion. So also is a similar survey in Scotland.

In February 1943 the Government announced acceptance of Assumption B of the Beveridge proposals for a comprehensive unified system of social insurance and allied services—that a comprehensive national health service, for all purposes and for all people, would be established. "The Health Ministers thereupon approached the medical profession, the voluntary hospitals and the major local government authorities, from each of whom they wanted—on a proposal of this magnitude—to obtain all

possible help and expert guidance from the outset. It was arranged with them that, for the first stage, they should appoint small groups of representatives of their own choice and that these groups should take part in general preliminary discussions."

Evolution of the Government's proposals was planned in three stages. In the first, a preliminary exchange of ideas would be conducted informally and confidentially and without commitment on either side, to enable the Ministers to get a general impression of the feeling of these representatives on some of the main issues involved and to help them to clear the ground. The second stage would be one of public discussion in Parliament and elsewhere, when everybody—the public generally, for whom the service would be designed, the doctors and the hospitals and the local authorities and other organizations which would be concerned in it or affected by it, and those men and women (including doctors) who are now engaged in the armed forces—would be able to discuss what was proposed and to voice their opinions about it. To assist in this the Government would issue a White Paper to serve as a focus for detailed discussion. In the third stage, the Government would settle what exact proposals they would submit in legislative form for the decision of Parliament.

General Nature of the Government's Proposals

The new health service in all its branches will be free to all, apart from possible charges for certain appliances. "Those who prefer to make their own arrangements for medical attention must be free to do so. But to all who use the service it must offer, as and when required, the care of a family doctor, the skill of a consultant, laboratory services, treatment in hospital, the advice and treatment available in specialised clinics (maternity and child welfare centres, tuberculosis dispensaries and the like), dental and ophthalmic treatment, drugs and surgical appliances, midwifery, home nursing and all other services essential to health. Moreover, all these branches of medical care must be so planned and related to one another that everyone

who uses the new service is assured of ready access to whichever of its branches he or she needs." Participation in it will not be compulsory for either medical practitioners or the public.

The White Paper points out that much of what is required is already provided in one or another of the existing health services. "The problem of creating a National Health Service is not that of destroying services that are obsolete and bad and starting afresh, but of building on foundations laid by much hard work over many years and making better what is already good." The need for a new attitude toward health care is perhaps the most important point. "Personal health still tends to be regarded as something to be treated when at fault, or perhaps to be preserved from getting at fault, but seldom as something to be positively improved and promoted and made full and robust."

The services proposed by the Government at this time are grouped into three main categories—a general practitioner service, hospital and consultant services, and local clinic and other services. Arrangements for general medical practice are described as the most important part of the proposals for a comprehensive program and at the same time the most difficult. "The family doctor is the first line of defence in the fight for good health; it is to him that every citizen using the new service will look for advice on his own health and the health of his family; and it is generally through him that access will be had to the many other forms of medical care which the National Service will provide." In determining the best form of general medical practice, the report says, "The Government fully agree that 'grouped' practices, to which numerous privately arranged partnerships point the way, must be placed in the forefront of their plans for the National Health Service and their proposals are designed with this in view." Because of lack of sufficient experience to determine the best conditions under which individual doctors can best collaborate or the extent to which in the long run the public will prefer the group system, and because the system could not be adopted every-

where simultaneously, the plan proposes that the new service shall be based on a combination of grouped practice and separate practice, side by side. "Grouped practices are more likely to be found suitable in densely populated and highly built-up areas and it is there particularly (though not exclusively) that they will first be started. It will then be possible to watch the development, with the profession, and to decide in the light of experience how far and how fast a change over to this form of practice should be made.

"The conception of grouped practice finds its most usual expression in the idea, advocated by the Medical Planning Commission and others, of conducting practice in specially designed and equipped premises where the group can collaborate and share up-to-date resources—the idea of the Health Centre. The Government agree that in this form the advantages of the group system can be most fully realised, though it will also be desirable to encourage grouped practice without special premises. They intend to design the new service so as to give full scope to the Health Centre system."

To implement a fully organized system of hospitals—termed "the keystone of the National Health Service"—two main problems must be solved. The first concerns the cooperation and working relationships between the voluntary hospitals, the oldest established hospital system, and the steadily developing system of local public hospitals. "The Government's proposals are based on the fullest cooperation between the two hospital systems in one common service." The second problem is to determine the areas most suitable for hospital organization, and bring the various separate and independent hospitals together in a working plan for each area.

Tied in closely with the hospital services should be consultant services, the report declares. Lack of such services in the present National Health Insurance is "perhaps the most marked gap in the range of health services provided." The form the new consultant services should take is not outlined in detail, however, pending the report of the Committee on Medical Schools now sitting under

the chairmanship of Sir William Goodenough. "There are not yet enough men and women of real consultant status and one of the aims will be to encourage more doctors of the right type to enter this branch of medicine or surgery and to provide the means for their training. There is also need for a more even distribution."

Clinics and other local services—the third branch of the Government's proposals—"must include arrangements for home nursing, midwifery and health visiting." The existing or future local clinics and similar services for maternity and child welfare and other special purposes are also to be included. "As time goes on and the new scheme gets into its stride, there will be room for experiment and innovations in the way in which these various local services are provided. In particular, there will be opportunities for associating the family doctor more closely with the work of special clinics—e. g., child welfare centres. But, whatever developments there may be in the clinics and other locally provided services, the introduction of the new service will not mean that any existing facilities are abandoned, but rather that they will be increased and strengthened to meet the wider objects in view."

Costs of the comprehensive health services—estimated at £148 million a year—"will be borne partly from central funds, partly from local rates and partly from the contributions of the public under any scheme of social insurance which may be brought into operation." Questions of the disability benefits payable during sickness at home or during periods of free maintenance in hospital are termed matters for the Government's later proposals on social insurance, to be published in a later Paper.

Responsibility for providing the comprehensive service "shall be put upon an organisation in which both central and local authority take part, and which both centrally and locally is answerable to the public in the ordinary democratic manner . . . With the exception of medical benefit under the National Health Insurance scheme the public health services of this country have from the outset been administered by some form of local government organisation . . .

"The absorption of the existing services into a comprehensive service does not materially alter this situation. To uproot the present system and to put into the hands of some central authority the direct administration of the new service, transferring to it every institution and every piece of present organisation, would run counter to the whole historical development of the health services; and from a practical point of view a step of this kind would certainly not contribute to the successful and early introduction of the new service. Changes, some of a drastic kind, in the present organisation of local areas and administrative bodies will be necessary . . . But there is no case for departing generally from the principle of local responsibility, coupled with enough central direction to obtain a coherent and consistent national service."

The Government's proposal is that central responsibility shall rest on the Minister of Health (for England and Wales) and the Secretary of State for Scotland, who are answerable directly to Parliament and through Parliament to the people. "Indeed, no other arrangement is possible, having regard to the magnitude of the scheme and the large sums of public money that will be involved." But while the service will be under general Ministerial control, only one part of it—the general practitioner service—will be in the main centrally administered. For the other services, local administration is postulated under the major local government authorities—the local county and county borough councils—operating for some purposes severally over their existing areas and for other purposes jointly over larger areas formed by combination; these are the "new joint authorities" referred to in the report, who will have the duty of securing all the hospital and consultant services covered by the area, either through their own provision or through arrangements with the voluntary hospitals in the area, and responsibility in the future for the existing local authority hospitals of all kinds. The individual county and county borough councils making up the joint authority will usually be responsible for local clinic and other services within the general framework of the plan.

Both at the center and locally, special new consultative bodies are proposed, to ensure development and operation in close association with professional and expert opinion. At the side of the Minister, but independent of him, the Government would set up by statute a Central Health Services Council, to consist possibly of 30 or 40 members representing the main medical organizations, the voluntary and publicly owned hospitals (with both medical and other representation), medical teaching, and professions like dentistry, pharmacy, nursing, and midwifery. The Council will be appointed by the Minister in consultation with the appropriate professional bodies, and will select its own chairman and regulate its own procedure. Expenses of the Council will be met from public funds. The Council will be consultative and advisory, not an executive body. It will be entitled to advise not only on matters referred to it by the Minister but on "any matters within its province on which it thinks it right to express an expert opinion." Comparable local health services councils are proposed for each area of every joint authority.

Organization of the general practitioner services is seen by the Government as demanding a high degree of centralized administration, because of the nature of the services involved and the freedom of choice offered both the patient and the doctor for coming into or remaining outside the system. "As the doctors will be remunerated from public funds, the Minister himself must be ultimately responsible for the central administration." Much of the actual administrative details, however, are to be the responsibility of a Central Medical Board, which, like the Central Health Services Council, will be predominantly professional, although it will differ from the Council in that it will have executive powers. The proposal is that the Board shall be a small body, under a regular chairman; a few of its members will serve full time and the rest part time. "Since the Minister will be responsible for its policy, the Board must be appointed by him, but all appointments to it will be made in close consultation with the profession."

"The Board will in each case be the 'employer' of the doctors who take

part in the new service and it is consequently with the Board that the individual doctor will be in contact, whether he is engaged in separate practice or in group or Health Centre practice." Practice in health centers, however, raises a problem, since "it would be difficult to place on local authorities the duty of providing, maintaining and staffing the Centres and give them no voice in the employment of the doctors who work there." It is proposed, therefore, that a doctor employed in a health center will be appointed by the Board and the local authority jointly, with his terms of service centrally negotiated and settled; his service in the center would be terminated only by the joint decision of the Board and the local authority, or, if they fail to agree, by the Minister.

Official Summary of the Proposed Services

The Government's official abridged version of the White Paper includes the following summary (pp. 28-32) reproduced here verbatim.

1. Scope of the new Service

- (a) A National Health Service will be established. This service will be available to every citizen in England, Scotland and Wales.
- (b) There will be nothing to prevent those who prefer to make private arrangements for medical attention from doing so. But, for all who wish to use the service it will provide a complete range of personal health care—general and specialist, at home, in the hospital and elsewhere.
- (c) The service will be free, apart from possible charges for certain appliances. (Questions of disability benefits will be dealt with in later proposals on social insurance.)

2. Structure of the Service

- (a) Central
 - (i) Central responsibility to Parliament and the people will lie with the Minister of Health and the Secretary of State for Scotland.
 - (ii) At the side of the Minister there will be a professional and expert advisory body to be called the Central Health Services Council. The Council will be a statutory body and its function will be to provide professional

guidance on technical aspects of the Health Service. There will be a similar body in Scotland.

(b) Local

(i) Local responsibility will be based on the county and county borough councils, which are the major local government authorities now. They will administer the new service partly in their present separate capacities over their present areas, partly—as the needs of the service require—by combined action in joint boards over larger areas.

(ii) Areas suitable for hospital organisation will be designated by the Minister after consultation with local interests.

(iii) The county and county borough councils in each area will combine to form a joint authority to administer the hospital, consultant and allied services; in the few cases where the area coincides with an existing county area the authority will be the county council of that area.

(iv) At the side of each new joint authority there will be a consultative body—professional and expert—to be called the Local Health Services Council.

(v) Each joint authority will also prepare—in consultation with the Local Health Services Council—and submit for the Minister's approval an "area plan" for securing a comprehensive Health Service of all kinds in its area.

(vi) County and county borough councils combining for these duties of the new joint authority will also severally be responsible for the local clinic and other services in accordance with the area plan. Responsibility for child welfare will be specially assigned in whatever way child education is assigned under the current Education Bill.

3. Hospital and consultant Services

- (a) It will be the duty of the joint authorities themselves to secure a complete hospital and consultant service for their area—including sanatoria, isolation, mental health services, and ambulance and ancillary services in accordance with the approved area plan.

(b) The joint authorities will do

this both by direct provision and by contractual arrangements with voluntary hospitals (or with other joint authorities) as the approved area plan may indicate.

- (c) The powers of present local authorities in respect of these services and the ownership of their hospitals will pass to the joint authority.
- (d) Voluntary hospitals will participate, if willing to do so, as autonomous and contracting agencies; if so, they will observe the approved area plan, and certain national conditions applying to all hospitals in the new service alike; they will perform the services for which they contract under the plan, and receive various service payments from both central and local funds.
- (e) Special provision will be made for inspection of the hospital service through centrally selected expert personnel.
- (f) Consultant services will be made available to all, at the hospitals, local centres, or clinics, or in the home, as required; they will be based on the hospital service, and arranged by the joint authority, either directly or by contract with voluntary hospitals under the approved area plan.
- (g) Measures for improving the distribution of consultants, dealing with methods of appointment and remuneration, and relating the consultant service to other branches of the new service generally, will be considered after the report of the Goodenough Committee.

4. General Medical Practice

- (a) Everyone will be free, under the new Health Service, to choose a doctor—the freedom of choice being limited, as now, only by the number of doctors available and the amount of work which each doctor can properly undertake.
- (b) Medical practice in the new service will be a combination of grouped and separate practice.
Grouped practice means practice by a group of doctors working in cooperation.
Separate practice means practice by a doctor working on his own account—broadly similar to

practice under the present National Health Insurance scheme, but with important changes.

- (c) Grouped practice will be conducted normally, though not exclusively, in specially equipped and publicly provided Health Centres. In England and Wales, the Centres will be provided and maintained by county and county borough councils—in Scotland, by the Secretary of State with power to delegate to a local authority.
- (d) General practice in the National Health Service will be in the main organised centrally under the responsible Health Ministers. All the main terms and conditions of the doctor's participation will be centrally settled, and much of the day-to-day administration will be the function of Central Medical Boards—one for England and Wales and one for Scotland—largely professional in composition, and acting under the general direction of the Health Ministers.
- (e) The main duties of each Board will be:—
 - (i) To act as the "employer" of the doctors engaged in the public service. Thus, the Board will be the body with whom every doctor will enter into contract. In the case of practice in Health Centres in England and Wales, however, there will be a three-party contract between the Board, the local authority and the doctor.
 - (ii) To ensure a proper distribution of doctors throughout the country. For this purpose the Board will have power to prevent the taking over of an existing public practice or the setting up of a new public practice in an area which is already "over-doctored."
- (f) It is not proposed that there should be a universal salaried system for doctors in the new service. Doctors engaged in Health Centres will be remunerated by salary or the equivalent; doctors in separate practice normally by capitation fee. In some cases—e. g., grouped practice not based on a Health Centre—remuneration by salary or the

equivalent could be arranged if the doctors concerned so desired. Rates of remuneration will be discussed with the medical profession.

- (g) It is not proposed to prohibit doctors in public practice from engaging also in private practice for any patients who still want this. Where a doctor undertakes private in addition to public practice, the number of patients he is permitted to take under the National Service—and consequently his remuneration—will be adjusted.
- (h) Young doctors entering individual practice in the public service for the first time will normally be required to serve for a period as assistants to more experienced practitioners, and the Board will be able to require them to give full time to the service if necessary.
- (j) Compensation will be paid to any doctor who loses the value of his practice—e. g., by entering a Health Centre or because he is prohibited from transferring the practice to another doctor on the ground that there are too many doctors in the area.
Superannuation schemes will be provided for doctors in Health Centres and the possibility of providing them in other forms of practice will be discussed with the profession, and the practicability of abolishing the sale and purchase of public practices will be similarly discussed.
- (k) Arrangements for the supply of drugs and medical appliances will be considered and discussed with the appropriate bodies.

5. Clinics and other services

- (a) It will be the duty of the joint authority to include in its area plan provision for all necessary clinics and other local services (e. g., child welfare, home nursing, health visiting, midwifery and others), and to provide for the co-ordination of these services with the other services in the plan.
- (b) County and county borough councils will normally provide most of these local services. The exact allocation of responsibility between the joint authority and the individual county and county

borough councils will be finally settled in each case in the approved area plan; but the principle will be that services belonging to the hospital and consultant sphere will fall to the joint authority while other local and clinic services will fall to the individual councils.

- (c) Child welfare duties will always fall to the authority responsible for child education under the new Education Bill.
- (d) New forms of service, e. g., for general dentistry and care of the eyes, will be considered with the professional and other interests concerned. In the case of dentistry the report of the Teviot Committee is awaited.

6. Organisation in Scotland

- (a) The scope and objects of the service will be the same in Scotland as in England and Wales, but subject to certain differences due to special circumstances and the geography and existing local government structure in Scotland.

- (b) The local organisation in Scotland will differ from that in England and Wales and will be on the following lines:—

(i) Regional Hospitals Advisory Councils will be set up for each of five big regions. The Councils will be advisory to the Secretary of State on the co-ordination of the hospital and consultant services in each region.

(ii) Joint Hospitals Boards will be formed by combination of neighbouring major local authorities (county councils and town councils of large burghs) within the regions to ensure an adequate hospital service in their areas. The Boards will take over all responsibility for the hospital services of the constituent authorities (including services like the tuberculosis dispensaries, which essentially belong to the hospital and consultant field) and will also arrange with voluntary hospitals.

(iii) The joint boards will prepare a scheme for the hospital service in their areas and submit this to the Secretary of State, who will consult the Regional Hospitals Advisory Council before deciding to approve or amend it.

The powers of the Secretary of State will be strengthened to enable him to require major local authorities to combine for any purpose proved necessary after local enquiry.

(iv) Education authorities (county councils and town councils of four cities) will retain responsibility for the school health service and clinics, until the medical treatment part of the school service can be absorbed in the wider health service. Existing major health authorities (county councils and town councils of large burghs) will normally retain responsibility for the ordinary local clinic and similar services; the necessary co-ordination will be secured through their membership of the joint hospital boards and through the Local Medical Services Committees (below).

(v) Local Medical Services Committees—advisory bodies consisting of professional and local authority representatives—will be set up over the same areas as the Joint Hospitals Boards. The Committees will advise the Secretary of State on local administration of the general practitioner service and will provide liaison between the different branches of the service.

7. Finance

It is estimated that the cost of the new National Health Service will be about £148,000,000 a year compared with about £61,000,000 spent from public funds on the present health services. The cost will be met from both central and local public funds. The arrangements as affecting the various local authorities and the voluntary hospitals are fully considered in the White Paper and more briefly in this paper.

British Medical Association

Comment

On February 18, the day after the White Paper was released, the British Medical Association issued the following statement, quoted here verbatim:*

(1) Clearly it is too early to give a considered judgment on the White

Paper within a few hours of its publication.

(2) In any case, it is the duty of the British Medical Association, before expressing a view on behalf of the whole profession, to ascertain that view. The procedure to be followed in ascertaining that view will include in the next few weeks sending to every doctor, member or non-member, civilian or Service doctor, at home or abroad, (1) a copy of the White Paper, (2) an analysis of it in relation to the principles already adopted by the profession, and (3) a questionnaire prepared by an independent expert body, the British Institute of Public Opinion. In addition, and pending the result of that questionnaire, the White Paper will be considered centrally in all the Committees of the Association, and locally at meetings of the profession. This procedure will take time, but so important are the issues involved that it must in no way be side-tracked. What is said now must inevitably be first reactions of responsible people, rather than the considered view of the Association.

(3) But this can be said:—

(a) With the Government's objects, to make available to everybody in the country who needs it, irrespective of age, sex or occupation, an equal opportunity to take advantage of a comprehensive health service, the medical profession is in the fullest sympathy. It will play its full part in achieving this object.

(b) The Government lays down certain principles. They include freedom for people to use or not to use the service, and freedom for doctors to work inside the service, outside the service, or both. They include freedom for the doctor to undertake his professional work without interference, the preservation of the doctor-patient relationship, and the family doctor conception. These principles the medical profession unreservedly accepts, and it will use its influence in subsequent negotiations to maintain them.

(c) The profession welcomes the general policy of building on existing foundations, of welding together what is already there, adapting and adding to it, until a comprehensive service is achieved, however long that may take.

* Mimeographed release.

(d) Within this framework of objects and principles, much remains to be worked out. There are many points to be clarified, as for example—

(1) the experimental character of Health Centres, the professional arrangements therein;

(2) the relationship of individual family doctors to hospitals;

(3) the mode of appointing and distributing consultants;

(4) the compensation for loss of capital value of general practices;

(5) the machinery by which the public will intimate its desire to avail itself of the service in whole or in part;

(6) the future of voluntary hospitals and contributory schemes, and

(7) not least important—the functions of the proposed Central Medical Board.

Those and other points will need to be clarified and details worked out. Indeed, the success of the scheme will largely depend on such details.

(e) The Government has not accepted the proposal for a corporate body, preferring to adhere to the method of the Minister and Department, without concentrating health functions in one department. On this point there will be misgivings. The success of central machinery will depend largely on the extent to which and the method by which medical advice is utilized. A comprehensive personal health service should not in the public interest be administered in the traditional departmental manner.

(f) Heavy responsibilities are allocated to a Central Medical Board, a wholly or mainly Civil Service structure. The profession sympathizes with the Government's desire to secure an equitable distribution of doctors. But in the public interest individual doctors must be protected from unwarranted or unnecessary interference with the type and place of their practice. No attempt must be made to regiment the medical profession of the future by the insidious process of imposing on new

entrants to the profession conditions which encourage the development of a whole time state salaried service.

(g) The local administration conforms to the existing pattern of local authorities, except for the creation of new joint bodies for the administration of hospital and allied services over wider areas, and for planning health services generally over wide areas. The conception of wide areas has the support of the profession. The profession will no doubt press for a proper place for expert advice coupled with responsibility within the proposed new bodies.

(h) These local government proposals must be regarded only as a temporary expedient until the larger question of local government areas and functions generally is tackled. There will still be more than one local authority, as there will be more than one central authority, dealing with health issues.

(i) In the plans for hospital services there is much detail to be worked out. For example, as at present proposed, the hospital authority, consisting only of elected persons, will own the local authority hospitals, and so have an especial pride in them, but may exercise a measure of control, under central guidance, of voluntary hospitals, with whom they enter into contracts. Unless great care is taken, there will be a danger that voluntary hospitals will lose the initiative and independent spirit which have been the mainspring of their public service. They may suffer a control financial and other, which, by its rigidity will endanger their future work.

(j) The general effect of the government's proposals is to leave the voluntary hospitals with a margin of money themselves to find but at the same time to take away a main source of finding that money, namely, the contributory scheme. What is suggested is not what the Minister has promised—a real partnership on equal terms—but an arrangement involving the subservience of voluntary to local authority hospitals.

The contributory scheme, as we

know it today, would seem to have no place in the new order of things.

(k) Views on the appointment and distribution of consultants—a very important question—must await clarification and details. They are vague in the White Paper.

(l) In regard to general medical practice, the profession will urge that no rigid form of Health Centre organisation should be created, unless and until widespread experiment has been undertaken. To criticise a uniform construction and distribution of Health Centres is not to criticise the idea. But Health Centres must not be thought to represent the Heaven-sent solution of the problem of medical organisation. Where grouping of practices is undertaken it should be done freely, and not under compulsion from above.

(4) To sum up, the White Paper provides a framework within which we believe it to be possible to evolve a good comprehensive medical service, though its worth to the public and its acceptability to the profession will depend on the clarification and on negotiation on many important points. If the principles with which it opens are the principles which permeate the stages to come, we are hopeful that the profession's full co-operation will be achieved. Our immediate reaction is one of cautious welcome.

The Prime Minister's Statement

Addressing the Royal College of Physicians on March 2, the Prime Minister urged that it muster its strength behind the Government's health proposals, because, he said, "disease must be attacked whether it occurs in the poorest or richest man or woman simply on the ground that it is the enemy." The whole destiny of Britain depends on the health of its people after the war and the Nation's power to recover from the punishment of war. "The plan we have put forward is a very large-scale plan and in ordinary times would rivet and dominate the attention of the whole country," Mr. Churchill said. "It is not a rigid or arbitrary plan. We welcome constructive criticism. We claim the loyal and active aid of the whole medical profession."

Family Resources To Meet Costs of a Worker's Last Illness and Death

By Janet Leland*

TO SHED SOME LIGHT on the immediate economic problems arising at the death of the wage earner, information has been obtained for 737 families—consisting of a widow with or without children—to which monthly survivor benefits were awarded in 1940 under the Social Security Act. The present discussion is limited to data on the family's bills for the worker's last sickness and burial and on lump-sum amounts, apart from any payments under the Social Security Act, which became available to the family because of the death. Such lump-sum amounts, called death benefits for the purposes of this article, include proceeds of commercial insurance policies, lump-sum payments under veterans' legislation or workmen's compensation laws, death benefits from fraternal and benevolent orders or employee welfare funds, and the like. Pensions and annuities, as well as all types of payment under the Social Security Act, were excluded.

To some families, the funds received at the death of the worker doubtless represented a provision made explicitly for funeral expenses. To others, the amounts received at that time—for example, proceeds from an ordinary life insurance policy—must have been intended and needed to meet larger and long-range problems of family support. The present study is limited to an analysis of the adequacy of death benefits in meeting the last illness and burial cost only. It makes no attempt

to relate death benefits or death costs to the total resources of the family or to their total immediate or continuing obligations and the problems they faced in adjusting to the loss of the worker's earnings. In general, it may be presumed that these families did not have substantial resources other than the death benefits and the monthly survivor benefits to which they became entitled under the Social Security Act. In the study of beneficiary resources it was found that, at the time of the interview, a year or two after the worker's death, from 31 to 42 percent of the beneficiary families composed of widows with children had no assets except the monthly benefits under the Social Security Act, while an additional 18 to 24 percent had assets valued at less than \$1,000.

The Sample

The 737 families included in this analysis of death benefits and death costs comprised more than two-fifths of all families to which monthly survivor benefits were awarded in 1940 in 7 cities—Philadelphia, Baltimore, St. Louis, Los Angeles, Memphis, Birmingham, Atlanta. The following table shows the distribution of the sample among the 7 cities surveyed and the relation of the number of families interviewed to the total beneficiary group in each city.

City	Number of sched- ules	Percent of total sample	Total sample as percent of all families awarded monthly survivors benefits in 1940 in each city
Total.....	737	100	42
Atlanta.....	76	10	47
Baltimore.....	75	10	53
Birmingham.....	89	12	41
Los Angeles.....	197	27	39
Memphis.....	52	7	53
Philadelphia.....	74	10	28
St. Louis.....	174	24	48

More than three-fourths of these families included a child or children entitled to child's benefits; usually the widow also was entitled to or

eligible for a widow's current benefit. In the remaining families, the beneficiary was an aged widow.

For all 7 cities, the modal average monthly wage class of the workers upon whose wages the claims were based was \$75 to \$100, the median class was \$100 to \$125, and the average monthly wage for all workers was \$111.82.¹ Negroes, who comprised about one-sixth of all workers and were concentrated in the 3 Southern cities, had much lower average wages than the deceased workers as a group. In Memphis, Birmingham, and Atlanta, Negroes represented about one-third of the families surveyed and accounted for more than two-thirds of the wage earners in those cities whose average monthly wages were \$75 or less.

Table 1.—Percentage distribution of families by average monthly wage of deceased wage earner

Average monthly wage	Families included in study ¹		Estimated percentage distribution of—	
	Number	Percent	All families in United States receiving monthly survivors insurance in 1940	All wage earners in United States whose deaths resulted in lump-sum awards in 1940 ²
Total.....	737	100	100	100
\$50.00 or less.....	110	15	16	25
50.01-75.00.....	105	14	15	19
75.01-100.00.....	136	19	19	16
100.01-125.00.....	120	16	15	13
125.01-150.00.....	84	11	11	8
150.01-200.00.....	96	13	12	9
More than 200.00.....	86	12	12	10

¹ Sample was drawn from families who filed claims in 1940 in 7 cities; interviews were conducted in 1941 and 1942.

² Under old-age and survivors insurance.

The information obtained from the study must be considered only as illustrative and not as necessarily representative of beneficiary families or wage-earning families in general. The sample is limited to 7 cities and to claims filed in 1940, the first year of monthly benefit payments, and the interviews in which the data were gathered were held in 1941 and 1942. The families included are only those

¹ "Average monthly wage" is used here in its statutory meaning for old-age and survivors insurance. Thus, periods of nonemployment are averaged in with periods of employment.

*When this article was written, Miss Leland was a member of the staff of the Analysis Division, Bureau of Old-Age and Survivors Insurance. The data in this report have been derived from material made available by a study of resources of insurance beneficiaries conducted by the Bureau of Old-Age and Survivors Insurance. For general information on this study, see Wentworth, Edna C., "Economic and Social Status of Beneficiaries of Old-Age and Survivors Insurance," *Social Security Bulletin*, Vol. 6, No. 7 (July 1943), pp. 3-20; and Malitsky, Marie C., "Resources of Old-Age and Survivors Insurance Beneficiaries in Three Southern Cities," *Social Security Bulletin*, Vol. 6, No. 9 (September 1943), pp. 3-17.

in which survivors were entitled to benefits—therefore those in which a worker had had at least the qualifying amount of covered employment and wages during the 3 years preceding his death. The questions on death benefits and on costs of last illness and burial were not uniform for all 7 cities, and the analysis applies only to the 3 Southern cities and Los Angeles.

Moreover, the average monthly wages of the deceased workers were slightly higher than those of all workers in the United States whose deaths give rise to monthly survivor benefits and markedly higher than those of workers whose deaths give rise to lump-sum payments under the Social Security Act. Since the average monthly wage was found to have a correlation with both death benefits and death costs, the experience of these families therefore may have differed significantly from that of insured families or wage-earning families in general.

Resources Arising as a Result of the Wage Earner's Death

More than four-fifths (83 percent) of the 737 families of deceased wage earners received insurance or other death benefits, apart from those provided under old-age and survivors insurance (table 2). A large majority of the families reported some benefits from life insurance policies (industrial, ordinary, group, and bur-

Table 2.—Receipt of lump-sum death benefits other than old-age and survivors insurance payments, upon death of wage earner¹

City	Number of families	Percent of families			
		Total	Receiving some life insurance	Receiving miscellaneous benefits only ²	Receiving no benefits
Total.....	737	100	77	6	17
Philadelphia, Baltimore, and St. Louis.....	323	100	73	5	22
Memphis, Birmingham, and Atlanta.....	217	100	86	6	8
Los Angeles.....	197	100	75	6	19

¹ See table 1, footnote 1.

² Includes payments from unions, welfare funds, Veterans Administration, and workmen's compensation.

Table 3.—Percentage distribution of families by amount of lump-sum death benefit received, by average monthly wage of deceased wage earner¹

Average monthly wage	Number of families				Percentage distribution of families receiving lump-sum death benefit by amount of benefit ²							
	Total	Death benefit unknown	No death benefit received	Death benefit received	Total	Less than \$100	\$100-199	\$200-299	\$300-399	\$400-499	\$500-999	\$1,000 or more
Total.....	737	16	132	589	100	2	5	5	5	5	18	60
\$50.00 or less.....	110	3	25	82	100	7	12	16	9	12	22	22
50.01-75.00.....	105	3	19	85	100	2	7	8	7	6	28	39
75.01-100.00.....	136	3	24	109	100	2	6	6	6	10	21	49
100.01-125.00.....	120	3	23	94	100	2	2	1	3	3	24	65
125.01-150.00.....	84	1	16	67	100	0	4	3	1	2	15	75
150.01-200.00.....	96	2	14	80	100	0	1	3	4	0	6	86
More than 200.00.....	86	1	11	74	100	0	0	0	0	0	8	92

¹ See table 1, footnote 1.

² Excludes pensions, annuities, and old-age and survivors insurance payments.

ial); 6 percent, however, reported only benefits from various other sources, including union funds, employee welfare funds, the Veterans Administration, and workmen's compensation.

Although the 3 Southern cities had the lowest average monthly wage levels of the 7 cities, 92 percent of the deaths in those cities gave rise to lump-sum insurance or miscellaneous death benefits. This proportion contrasts with 78 percent for Philadelphia, Baltimore, and St. Louis and 81 percent for Los Angeles.

No significant relationship appeared between the amount of the average monthly wage of the worker and the existence of death benefits. The amount of the average monthly wage, however, was related to the amount of death benefits.

The death benefits received were usually substantial. In more than three-fourths of the 589 families for which the amount of the benefit was reported, the survivors received \$500

or more, and in three-fifths of the families the benefit was at least \$1,000. It was rather surprising that nearly half (44 percent) of the families in which the wage earner's monthly wage was \$50 or less received a death benefit of at least \$500 (table 3).

Costs Connected With Death

Burial costs.—More than half of the 560 burials for which data were reported (table 4) cost between \$200 and \$499. Nearly one-third (31 percent) cost at least \$500, and only 15 percent cost less than \$200.

The correlation between the average monthly wage and the amount of the burial costs is striking. When the average wage was \$50 or less, the modal burial costs were \$100-199; when the average wage was \$75-100, the modal burial costs were \$300-399; and when the average wage was \$150-200, the modal costs were \$500-599. The information suggests that

Table 4.—Percentage distribution of families by reported¹ burial cost, by average monthly wage of deceased wage earner²

Average monthly wage	Number of families			Percentage distribution of families reporting burial cost by reported cost									
	Total	Burial cost unknown ¹	Burial cost reported	Total	Less than \$100	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600-799	\$800-999	\$1,000 or more
Total.....	737	177	560	100	2	13	19	19	16	14	11	3	3
\$50.00 or less.....	110	21	89	100	7	33	30	13	7	5	3	1	1
50.01-75.00.....	105	19	86	100	1	19	29	16	17	12	4	1	1
75.01-100.00.....	136	41	95	100	1	12	18	23	19	14	9	4	0
100.01-125.00.....	120	31	89	100	3	9	15	26	18	14	11	3	1
125.01-150.00.....	84	16	68	100	0	6	21	19	19	19	15	0	1
150.01-200.00.....	96	30	66	100	0	4	7	17	17	24	14	11	6
More than 200.00.....	86	19	67	100	0	1	12	18	15	15	27	0	12

¹ All the 74 Philadelphia families and 103 families in other cities did not report burial costs.

² See table 1, footnote 1.

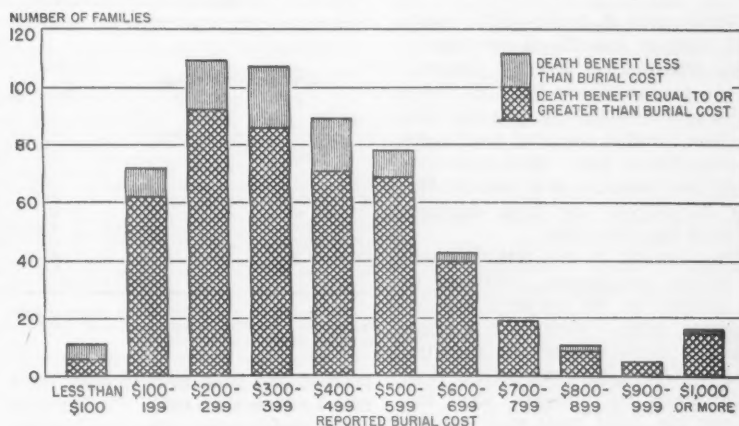
burial costs are typically from three to four times the average monthly wage of the deceased wage earner, but there is wide dispersion above and below this typical cost.

Of the 737 families, 517 received death benefits and reported the amount of burial costs (table 5 and chart 1). Burial costs were reported also by 43 of the 132 families which did not receive death benefits. For 14 of the 517 families, the costs exceeded the death benefits; for 90,³ the costs were approximately the same as the amount of the death benefits; and for 413, or four-fifths of these families, the amount of the death benefits clearly exceeded the burial costs.

These surveys indicate, therefore, that the lump-sum amounts received because of the death of the worker were usually enough to cover the cost of burial. Among the 737 families in the 7 cities there were 132, however, which received no death benefits (table 3). Thus, including the 14 families in which burial costs were known to have exceeded the death benefits, there was at least 1 family in 5 in which the wage earner's death did not give rise to resources sufficient to cover even his burial costs.

When death benefits were less than \$500, there was a marked tendency

Chart 1.—Distribution of 560 families by reported burial cost, 1940¹



¹ See table 1, footnote 1, and table 4, footnote 1.

for burial costs to equal, and occasionally to exceed, the amount received. When death benefits were \$500 or more, burial costs were ordinarily smaller than the benefits. Although burial costs tended to rise somewhat as the amount of insurance or other receipts increased, the excess of death benefits over burial costs increased with increase in the death benefit.

The cost of last illness.—Discussion of the data concerning costs of last illness (table 6) is limited to families in the 3 Southern cities and Los Angeles, since only these cities reported this information for all families,

whether or not a death benefit was reported. In half of the 390 families for which information on this point was obtained, the survivors reported that there were no costs connected with the wage earner's last illness to be paid after the death. It seems probable that in certain of these cases some medical and hospital care had been furnished without charge by individuals or institutions or provided for by insurance, public hospitals, employers, or benevolent associations. Probably some families also did not report small bills of \$5 or \$10; such an omission was not serious, however, since small sums would have relatively little effect on the total costs of death and the residue of cash left after they had been paid. It is also possible that survivors occasionally failed to report medical expenses when they were paid out of funds other than death benefits.

Eighteen percent of the families reported medical expenses of less than \$100; 15 percent, \$100-249; and 17 percent, \$250 or more. There was a relationship between the worker's average monthly wage and the costs of his last illness. With increase in the average monthly wage, both the frequency and the amount of reported costs of the wage earner's terminal illness increased. In the \$75-100 wage class, for example, only 12 percent had final medical expenses of \$250 or over, whereas in the more than \$200 wage class 42 percent had medical costs of at least \$250.

Table 5.—Distribution of families by reported¹ burial cost, by amount of lump-sum death benefit received²

Amount of lump-sum death benefit, ³	Number of families													
	Total	Burial cost unknown	Burial cost reported	Reported burial cost										
				Less than \$100	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600-699	\$700-799	\$800-899	\$900-999	\$1,000 or more
Total.....	737	177	560	11	72	109	107	89	78	43	19	11	5	16
None.....	132	89	43	5	7	13	8	7	2	1	1	1	1	1
Unknown.....	16	16	0	5	3	3	3	3	3	3	3	3	3	3
Less than \$100.....	12	4	8	5	3	3	3	3	3	3	3	3	3	3
\$100-199.....	28	2	26	20	4	1	1	1	1	1	1	1	1	1
\$200-299.....	31	1	30	8	21	1	1	1	1	1	1	1	1	1
\$300-399.....	28	5	23	7	2	11	2	1	1	1	1	1	1	1
\$400-499.....	32	6	26	3	10	5	8	1	1	1	1	1	1	1
\$500-599.....	43	8	35	5	8	2	4	3	3	1	1	1	1	1
\$600-699.....	20	2	18	3	8	2	4	1	1	1	1	1	1	1
\$700-799.....	14	0	14	1	2	5	3	3	3	1	1	1	1	1
\$800-899.....	17	0	17	1	3	2	4	3	2	1	1	1	1	1
\$900-999.....	13	3	10	1	1	1	2	2	2	1	1	1	1	1
\$1,000 or more.....	351	41	310	16	37	61	50	61	37	19	9	5	15	15

¹ All the 74 Philadelphia families and 103 families in other cities did not report burial costs.

² See table 1, footnote 1.

³ Excludes pensions, annuities, and old-age and survivors insurance payments.

Total Costs of Death

Total costs of death—burial costs and costs of last illness combined—were reported for 389 (94 percent) of the 414 families in the 3 Southern cities and Los Angeles. Nearly half of these families reported total costs of from \$200 to \$499. More than one-tenth had expenses of at least \$1,000, and 16 percent had final expenses totaling less than \$200.

The amount of the total, as well as of its components, appeared to be related to the worker's average monthly wage. When the average monthly wage was \$50 or less, the majority had total costs of less than \$300; when the average wage exceeded \$50, total costs were usually at least \$300; and when the average wage exceeded \$150, the majority had total costs of at least \$600.

Residue

More than two-thirds of the families for which information on both total death costs and death benefits was available had a residue of cash after all the costs had been met. For purposes of this study, residue is used to indicate the difference, if any, between the amount of death benefits received and the total cost of the last illness and burial. In determining this residue, no account was taken of resources other than death benefits or of other obligations, present and future, of the family. Nearly one-third of the 411 families in the 3 Southern cities and Los Angeles for which these data were recorded had no residue.³ For the remainder of these families, the death benefit exceeded the total immediate costs arising from the death. The existence of a residue appeared to have a direct relationship to the average monthly wage. In more than half the families in which the average monthly wage had been \$50 or less, there was no residue; when the average monthly wage was more than \$100, from 15 to 33 percent had no residue.

Where a residue did exist, it was usually a fairly substantial amount. More than one-third of all the families had at least \$1,000, and 14

³ Although only 389 families reported total costs, data on residue are presented for 411 families, since families which received no death benefits are classified as having had no residue.

Table 6.—Percentage distribution of families by reported¹ cost of wage earner's last illness, by average monthly wage of deceased wage earner²

Average monthly wage	Number of families	Percentage distribution by reported cost of last illness						
		Total	None	Less than \$100	\$100-249	\$250-499	\$500-999	\$1,000 or more
Total.....	390	100	50	18	15	8	6	3
\$50.00 or less.....	70	100	67	22	7	3	1	0
50.01-75.00.....	60	100	60	22	18	0	0	0
75.01-100.00.....	54	100	57	20	11	4	2	6
100.01-125.00.....	60	100	34	23	23	12	5	3
125.01-150.00.....	47	100	51	21	11	9	8	0
150.01-200.00.....	49	100	41	6	16	10	21	6
More than 200.00.....	50	100	32	10	16	24	12	6

¹ No reports on cost of last illness obtained from families in Philadelphia, Baltimore, or St. Louis, or from 24 families in other cities.

² See table 1, footnote 1.

percent had from \$500 to \$999; one-fifth had less than \$500. The amount of the residue was also related to the average monthly wage. A surprisingly high proportion in each wage class had large residues. From 14 percent in the lowest wage class to 77 percent in the highest class had at least \$500 in residue.

In weighing the significance of the residue, it should be borne in mind that it was not necessarily available to the family to pay current living expenses or provide a reserve for emergencies. Undoubtedly the residue after death costs were paid was often drawn upon to meet other costs or to meet bills incurred previously. Many wage earners were in debt at the time of death. Such debts often were back bills which may have been incurred partly as a result of the wage earner's illness or declining earning capacity. It is not unlikely that the surviving family was often under considerable pressure to pay outstanding bills.

Over-All Observations on the Data

'Death benefits received by survivors of these 737 wage earners were usually more than sufficient to meet the costs immediately connected with the death. In nearly one-third of the families in the 3 Southern cities and Los Angeles, however, such costs completely absorbed any benefits.

A significant proportion of these families had no insurance protection other than that under the Social Security Act for the costs incidental to the last illness and death. More than one-sixth received no lump-sum death benefits. Unless there were savings to meet these expenses, these costs had to be borne out of current income. Since the benefits provided by the old-age and survivors insurance program usually constitute a substantial part of the current income of the family, it is not unlikely that some

Table 7.—Percentage distribution of families by reported¹ residue of death benefit after deduction for cost of last illness and burial, by average monthly wage of deceased wage earner²

Average monthly wage	Number of families			Percentage distribution of families reporting residue by amount of residue										
	Total	Residue not reported	Residue reported	Total	None ³	Less than \$100	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600-799	\$800-999	\$1,000 or more
Total.....	737	326	411	100	31	5	5	5	2	3	3	6	5	35
\$50.00 or less.....	110	35	75	100	51	7	13	9	3	3	0	4	1	9
50.01-75.00.....	105	41	64	100	33	9	5	6	5	3	8	3	3	23
75.01-100.00.....	136	78	58	100	36	7	2	12	2	2	2	7	8	22
100.01-125.00.....	120	57	63	100	25	2	3	3	5	5	11	2	2	41
125.01-150.00.....	84	36	48	100	27	4	2	2	0	2	2	4	11	46
150.01-200.00.....	96	45	51	100	17	0	4	4	2	2	6	6	4	55
More than 200.00.....	86	34	52	100	15	2	4	0	2	0	2	4	6	65

¹ No reports on residue obtained from families in Philadelphia, Baltimore, or St. Louis, or from 3 families in other cities.

² See table 1, footnote 1.

³ Includes families which received no death benefits.

portion of these benefits was diverted to the payment of the final expenses of the deceased wage earner.

The observations drawn from this study do not necessarily apply to the majority of deaths of wage earners insured under the Federal program, since they reflect experience only in

families in which the insured wage earner's death gave rise to monthly survivor benefits. About two-thirds of all deaths of insured workers give rise to only lump-sum payments and not to the immediate award of monthly benefits. Since the level of the average monthly wage is consid-

erably higher in survivorship benefit cases than it is in lump-sum death payment cases, it is very probable that the wage earners whose deaths give rise to lump-sum death payments have more limited insurance protection than does the group used in this study.

The "Why" Survey of the Bureau of Old-Age and Survivors Insurance

By Roy E. Touchet*

THE "WHY" SURVEY, as it came to be called, was an economy campaign in which all employees of the Bureau of Old-Age and Survivors Insurance were asked to take part during the first 6 months of 1943. In July 1942 the Bureau had 10,000 employees. Needs of war agencies and industries and calls to the armed services began to make progressively heavy inroads on personnel. Five months later, in November 1942, there were only 9,200 employees, though the Bureau had more work to do. Obviously, if old-age and survivors insurance was to be effectively administered during wartime, something had to be done.

An ingenious but less patriotic and far-sighted management might well, even then, have been satisfied with finding ways to recruit more people. A new, direct method of recruitment did raise the total number of employees on duty by February 1943 to 9,800. They were needed at least until economies and short cuts could be designed and put into operation. But since the labor market was getting tighter, full reliance was not placed on the new recruitment methods. There was also the clear duty to contribute directly to the war effort by freeing as many employees as possible to war industries and war agencies. The Bureau wanted only the number necessary to serve present and future beneficiaries efficiently and adequately and to meet the immediate needs of the program. Out of these conditions the "why" survey came into being.

The Bureau recognized the approaching need for economy of manpower even before labor shortages became serious. More than a year

earlier it had drawn a statement of policy objectives to be attained, only to learn that substantial economies, particularly in an already economical administration, cannot be achieved so simply. It knew now that it was essential that an economy program be planned effectively and managed energetically; that it must be complete so as to miss nothing and to be fair to all; and that, as in any other work project, definite time schedules for completion should be set, to make results certain.

The Bureau is a large organization. It would have been impracticable to set a force of industrial engineers or administrative analysts to work applying their streamlining techniques to its numerous and complex operations. There was not time, even if a sufficient number of analysts had been available. Yet the techniques of the engineer or analyst provided the only way to obtain the economies needed. Somehow, as many of the Bureau's employees as possible would have to apply those techniques, even though there was too little time to make a sufficient number proficient in them. Even without such knowledge, however, most employees have some ideas about how their work can be done more efficiently or more economically, and it was therefore decided that all employees must have a part in this program.

The Methods Employed

Because nearly 10,000 employees were involved, an employee suggestion system was considered a necessary part of the survey. But it could not be merely an undirected appeal for suggestions. Most suggestion systems fail because the efforts of the employees are not focused on any

particular operations at any particular time; a flood of hurriedly conceived suggestions comes in shortly after the opening announcement of a campaign and then stops. The Bureau realized that a flow of suggestions could not be sustained unless, during the entire period of special effort, a directed program for employee study of designated operations was laid down.

More than an employee suggestion system was wanted and needed. Too often, supervisory employees, who should be the most prolific source of job improvement, are content with obtaining enthusiastic participation from nonsupervisory employees. This is the easy way—one which obviates the necessity of thinking, or at least very hard thinking, on the part of the supervisor. In this instance the number of supervisors was small enough to permit getting over to them, in writing, some knowledge of the techniques of the engineers and analysts. Provision was made for that, too.

One of the prime tools of the engineer or analyst is the now widely known job break-down. For practical purposes, the survey compromised with this technique by furnishing the job break-downs to supervisors instead of having them go through the process themselves. All functions of the Bureau were broken down into 57 separate activities, each of which was further broken down into either steps of performance or other analytical data which showed the content of the activity. Forms were provided for each activity which showed these steps or data, where they were performed, and the man-days per year required to perform them. Spaces were left on the forms for the supervisors to fill in certain information, such as the reasons for performance and recommendations for changes or improvement.

Supervisors also filled out a blank companion form for each activity,

*Bureau of Old-Age and Survivors Insurance, Planning and Review Office.

showing the administrative or operating policies applied in carrying out the operations and how they affected or controlled the operations. Both forms were filled out after the supervisor had studied, considered, adopted, or rejected employee suggestions relating to each activity. The adopted employee suggestions were made a part of the supervisor's recommendations on the forms. Of course, the supervisor filled out the forms only for the activities or parts of activities carried on under his supervision.

To have supervisors at each organizational level prepare a separate set of forms would have resulted in considerable duplication and the elimination of the desired pooling of ideas which would come from joint study and discussion between subordinate supervisors and their superiors. So, in conformity with the Bureau's own organizational pattern, section chiefs were designated as "key" supervisors in the survey, responsible for executing the forms with the assistance of their subordinate supervisors and employees, as well as for enlisting the enthusiastic cooperation of all employees under their charge.

The same conditions which necessitated the survey set a limit of not more than 6 months for obtaining the results desired. Since there were 57 activities, about 10 were scheduled for action each month. In selecting the activities for each month, 2 major and 2 minor activities for each large organizational unit of the Bureau were picked when possible, so that all units would be about equally active during the entire period.

Publicity necessary to get acceptance of the program and to sustain the interest in it took several conventional forms. Two new posters each month reached the eyes of all employees—a "general" poster and one which directed attention to the particular activities under study during the month. Each month, too, the Bureau Director sent a letter to all employees giving the number of suggestions received and any other available information about the progress of the survey.

Each suggestion received, after coming up the supervisory line, was acknowledged by a personal letter to the employee, signed by the Director. Since, in many cases, it was

not possible to know the action to be taken on the suggestion, no report was made at that time. With each first suggestion, a celluloid pin with the words "Are you On the Alert to Suggest Improvement" was sent to the employee with the request that he wear it to stimulate others to follow his example.

Just before the survey began, it was learned that the Job Methods Training course of the War Manpower Commission's Training Within Industry program was about ready for use. This course answered the Bureau's needs for special training more completely than the proposed training by means of written communication. However, every supervisor could not take the JMT course at the outset of the survey period. Both methods would have to be used.

The Bureau made immediate efforts to obtain the privilege of using JMT. At first the prospects were discouraging, because war industries, of course, had priority. But a few vacant chairs were discovered in the Training Within Industry's early institutes for training trainers, and the Bureau was able to have some of its supervisors start their training. JMT had become part of the "why" survey.

The wholehearted cooperation of the Social Security Board played no small part in the success of the survey. The Executive Director took an important role by establishing "bench marks" or objectives for the Bureau in terms of number of jobs that must be eliminated, and he and the Board also aided by deciding upon proposed economies which involved important policy questions. The Executive Director, for example, approved the elimination of a county and field office area record of beneficiaries, the curtailment of the program for keeping substantive statistics and many other economies. A review of the evidence required of claimants to prove their age, and the extent of investigations conducted for detecting ineligibility of beneficiaries because they had returned to work were among the items passed upon by the Board.

To reach these "bench marks"—and they had to be reached earlier than originally planned because of budgetary pressures—Division heads and Bureau executives were spurred to accomplishment. Some of the

major economies and improvements came from these sources, although the same suggestions often came also from employees in the ranks. Whether the employee suggestions covering such improvements or eliminations would have been adopted without the added executive pressure cannot of course be determined.

The Results Obtained

The "why" survey became a composite of an employee suggestion system; application of the techniques of engineers and administrative analysts by all supervisors; JMT and the resulting proposals for improvement in methods; and the over-all application of the Executive Director's bench marks. During 6 months of the survey, 6,600 suggestions were received from 2,400 employees. Although the majority of the suggestions could not be utilized, about 1,800, coming from some 1,000 employees, were adopted—a record of which any organization can be proud.

The suggestions adopted ran the gamut of the Bureau's affairs. One proposed deviations from standard Government practice in use of certain abbreviations in addressing mail. Another suggested the use of stuffers to be inserted with lump-sum benefit checks instead of separate mailing of an individual letter to the beneficiary. One proposed the abolition of the suggester's own organizational unit, the Editorial Unit of the Bureau's Analysis Division.

No effort has been or will be made to determine the exact value of each individual suggestion or the sum total of the savings accomplished by the survey. It is sufficient for practical purposes to know that at the start of the survey the Bureau had 9,800 employees and that work loads have increased. Now it has about 8,300 employees. Moreover, no abnormal backlogs of work are piling up by reason of the decrease in employees. With the streamlined procedure, the present staff is able to maintain, during this wartime period, the necessary services for establishing and protecting the rights of present and potential beneficiaries of the program. The "why" survey is over, but improvements and economies will continue to be instituted with the help of all employees who have shown so much aptitude for inventing them.

Public Assistance

Statistics for the United States

Payments for the special types of assistance and general assistance in the continental United States totaled \$78.4 million in January (table 1) of which 73 percent was for old-age assistance, 14 percent for aid to dependent children, 3 percent for aid to the blind, and 10 percent for general assistance. The increase in old-age assistance (less than 0.05 percent) was smaller than in any of the preceding 10 months, and was more than offset by decreases in the other types of assistance. The total was 0.4 percent

less than in December but more than in any other month since May 1943, when earnings under the WPA and NYA were discontinued. The amount of assistance in January was 18 percent less than the sum of assistance payments and work program earnings in January 1943 and was 1.3 percent above the figure for assistance alone in January 1943.

The number of recipients of each type of assistance was smaller than in December, continuing the almost unbroken downward trend in 1943. In comparison with January 1943, recipients of old-age assistance were 3.5 percent fewer; families receiving aid to dependent children, 21 percent; recipients of aid to the blind, 4.5 per-

cent; and cases receiving general assistance, 35 percent.

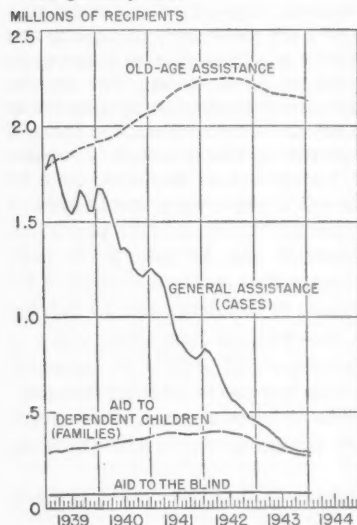
Old-age assistance.—The number of recipients (table 2) declined 0.6 percent from December, continuing the slow 19-month decline, with decreases in all but seven States. The average payment rose only slightly from \$26.65 to \$26.82. The more marked changes reported by States include decreases of 2.4 percent in recipients and 2.0 percent in payments in the District of Columbia; increases of 3.0 percent in recipients and 4.0 percent in payments in New Jersey; decreases of 0.5 percent in recipients and 3.2 percent in payments in New Mexico; and a decrease of 1.2 percent in recipients and an increase of 7.7 percent in payments in West Virginia, where average payments rose from \$15.74 to

Table 1.—Public assistance in the continental United States and in all States with plans approved by the Social Security Board, by month, January 1943–January 1944¹

Year and month	Total	Continental United States				States with approved plans						
		Special types of public assistance				General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	
		Old-age assistance	Aid to dependent children		Aid to the blind							
			Families	Children					Families	Children		
Number of recipients												
1943												
January		2,211,609	341,428	829,185	78,617	445,000		2,214,695	339,201	824,951	54,809	
February		2,200,133	334,220	813,952	78,219	429,000		2,203,196	331,980	809,575	54,423	
March		2,191,549	327,165	795,985	78,017	417,000		2,194,592	324,984	791,688	54,219	
April		2,179,378	319,923	780,195	77,801	396,000		2,182,405	317,778	775,964	54,022	
May		2,170,057	312,393	763,278	77,336	374,000		2,173,061	310,276	759,130	53,798	
June		2,167,035	304,446	746,507	77,542	354,000		2,170,019	302,362	742,411	53,751	
July		2,161,824	296,077	728,246	77,201	325,000		2,164,785	294,034	724,244	53,600	
August		2,161,213	290,204	709,825	76,923	312,000		2,164,177	288,225	705,876	53,538	
September		2,155,772	284,858	704,398	76,546	304,000		2,158,725	282,923	700,537	53,437	
October		2,155,244	280,272	694,162	76,137	297,000		2,158,176	278,383	690,417	53,833	
November		2,148,916	275,788	683,267	75,762	291,000		2,151,840	273,972	679,636	53,463	
December		2,146,065	272,537	676,316	75,693	292,000		2,148,987	270,785	672,840	53,362	
1944												
January		2,133,518	269,770	671,513	75,034	288,000		2,136,428	270,269	673,164	53,964	
Amount of assistance												
1943												
January	\$77,404,850	\$52,023,986	\$12,416,248	\$2,082,616	\$10,882,000	\$65,853,200	\$52,095,902	\$12,389,011	\$1,368,287	\$1,368,287		
February	76,686,714	52,017,395	12,201,424	2,063,895	10,404,000	65,637,687	52,089,111	12,175,180	1,373,387	1,373,387		
March	77,690,953	52,133,893	12,211,999	2,083,061	11,242,000	65,789,875	52,225,547	12,184,490	1,379,842	1,379,842		
April	77,223,389	52,475,604	12,109,901	2,081,884	10,536,000	66,015,680	52,547,463	12,084,961	1,383,256	1,383,256		
May	76,317,762	52,766,183	11,843,665	2,088,914	9,619,000	66,044,261	52,839,187	11,816,683	1,388,391	1,388,391		
June	76,484,278	53,332,839	11,782,441	2,095,998	9,273,000	66,556,256	53,404,505	11,756,968	1,394,788	1,394,788		
July	77,115,624	54,930,685	11,543,112	2,101,827	8,540,000	67,923,590	55,002,587	11,519,138	1,401,865	1,401,865		
August	77,077,808	55,521,724	11,390,679	2,102,405	8,054,000	68,379,633	55,593,915	11,377,404	1,408,314	1,408,314		
September	77,515,053	56,005,854	11,318,959	2,096,240	8,094,000	68,792,944	56,078,073	11,298,225	1,416,646	1,416,646		
October	78,081,628	56,508,428	11,312,545	2,107,655	8,063,000	69,594,305	56,670,836	11,291,506	1,631,963	1,631,963		
November	78,199,066	56,880,778	11,314,393	2,105,895	7,898,000	69,881,240	56,953,181	11,296,492	1,631,567	1,631,567		
December	78,715,874	57,206,731	11,298,077	2,113,066	8,098,000	70,198,886	57,279,467	11,278,828	1,640,501	1,640,501		
1944												
January	78,432,272	57,218,599	11,237,906	2,103,767	7,872,000	70,195,001	57,291,595	11,266,800	1,636,546	1,636,546		

¹ Partly estimated and subject to revision. For monthly data January 1933–December 1941, see the *Bulletin*, February 1943, pp. 23–26, for 1942–43 data, see the *Bulletin*, February 1944, p. 27; for definitions of terms, see the September 1941 issue, pp. 50–51.

Chart 1.—Recipients of public assistance in the continental United States, January 1939–January 1944



\$17.15. Average payments ranged among the States from \$9.63 to \$47.15.

Aid to dependent children.—The percentage decline from December in the number of families receiving aid (1.0 percent) was the lowest since

September 1942. There were increases in only 6 States, while decreases did not exceed 3 percent in any State, and were more than 2 percent in only 9. The decline in total payments was 0.5 percent, with increases in 22 States. The average payment increased slightly from \$41.48 to \$41.68; State averages ranged from \$19.79 to \$79.68.

In Iowa payments for aid to dependent children were made for the first time with Federal participation, raising to 49 the number of jurisdictions administering programs under the Social Security Act; the January payments totaled 26 percent more than December payments under the State law, while 1.9 percent fewer families were aided.

The more notable changes reported by the States include those in Delaware, where the number of families aided did not change but payments increased 5.6 percent, raising average payments from \$50.74 to \$53.56; in Kentucky, where there was a rise of 5.3 percent in the number of families aided and of 8.7 percent in total payments; in New Mexico, where families aided were 2.4 percent fewer, while total payments decreased 24.8 per-

cent, with a resulting reduction in the average from \$45.63 to \$35.16; and in West Virginia, where 2.3 percent fewer families were aided while total payments rose 5.2 percent, increasing the average from \$28.78 to \$31.01.

Chart 2.—Payments to recipients of public assistance in the continental United States, January 1939–January 1944

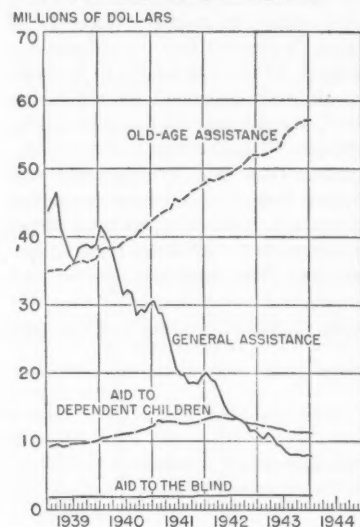


Table 2.—Old-age assistance: Recipients and payments to recipients, by State, January 1944¹

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	December 1943 in—		January 1943 in—				Total amount	Average	December 1943 in—		January 1943 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total *	2,136,428	\$57,291,595	\$26.82	—0.6	(³)	—3.5	+10.0	Mo.	105,684	2,242,474	21.22	—5	+1	—5.2	+1.9
Ala.	26,754	440,520	16.47	+6	+8	+24.6	+110.0	Mont.	11,483	321,173	27.97	—6	+1.9	—5.2	+11.8
Alaska.	1,410	43,892	31.13	—6	—4	—7.9	—4.3	Nebr.	26,148	668,686	25.57	—7	—4	—7.5	+13.4
Ariz.	9,608	367,472	38.25	—1	—1	—3	+2.4	Nev.	2,024	76,507	37.80	—6	(³)	—3.5	+15.5
Ark.	26,482	425,780	16.08	+8	+2.3	+5.6	+15.0	N. H.	6,776	152,739	26.97	—5	—3	—5.1	+5.6
Calif.	157,940	7,447,047	47.15	+1	+1	+3.2	+31.2	N. J.	26,041	714,503	27.44	+3.0	+4.0	—8.1	+7.2
Colo.	*41,435	*1,705,410	41.16	—1	—1	—1.5	+6.5	N. Mex.	5,222	170,507	32.65	—5	—3.2	+2.9	+75.6
Conn.	14,538	479,897	33.01	—1.4	+4	—13.1	—4.6	N. Y.	111,358	3,587,646	32.22	—1.2	+7	—1.5	+11.9
Del.	1,679	22,758	13.55	—1.0	—1.1	—20.0	—17.4	N. C.	34,741	377,429	10.86	—1.0	—4	—9.8	—6.2
D. C.	2,895	81,869	28.28	—2.4	—2.0	—11.8	—10.1	N. Dak.	8,962	232,326	25.84	—7	+1.1	—2.1	+31.3
Fla.	39,359	684,213	17.38	—8	+2.2	—8.6	+10.3	Ohio.	129,331	3,623,260	28.02	—8	—4	—6.1	—2.8
Ga.	71,236	758,144	10.64	—8	+2	+7	+14.0	Okla.	77,160	1,984,408	25.72	+1	+6	—1.0	+15.7
Hawaii.	1,500	29,104	19.40	—3	+1.5	—3.5	+11.6	Oreg.	19,511	592,132	30.35	—1	+1.5	—4.2	+16.5
Idaho.	9,672	289,727	29.96	+5	+3	—2.8	+8.3	Pa.	87,342	2,470,211	28.28	—1.1	—8	—6.6	+2.2
Ill.	141,937	4,105,925	29.35	—1.2	—9	—5.5	+2	R. I.	7,329	222,460	30.35	—6	+5	—5	+20.1
Ind.	61,272	1,437,098	23.45	—1.3	—6	—9.9	+3	S. C.	21,056	281,085	13.35	(³)	+9	—1.0	+29.6
Iowa.	52,730	1,416,192	26.86	—7	+7	+4.6	+15.7	S. Dak.	13,609	295,485	21.57	—1.0	—8	—6.3	+2.5
Kans.	29,239	801,996	27.43	—6	—1.1	—4.4	+7.6	Tenn.	38,585	625,734	16.22	—8	—4	—3.9	+26.0
Ky.	54,881	580,905	10.58	—2	+4	+4.3	+8.1	Tex.	178,134	3,746,431	21.03	—7	—3	—2.1	—3.4
La.	37,001	781,614	21.12	—3	—6	—2.8	+10.0	Utah.	13,618	498,729	36.62	—6	—5	—2.8	+31.3
Maine.	15,385	386,558	25.13	—5	+7	—3.8	+11.0	Vt.	5,345	105,572	19.75	—1.0	—1	+3	+10.0
Md.	12,968	306,467	23.63	—1.7	—7	—13.3	+1.2	Va.	16,782	199,323	11.88	—1.1	(³)	—10.5	—3
Mass.	77,713	3,058,229	39.35	—5	—8	—5.7	+8.6	Wash.	60,678	2,272,959	37.46	—3	—1	—3.7	+6.7
Mich.	87,186	2,487,199	28.53	—5	—2	—2.2	+23.9	W. Va.	15,616	319,324	17.15	—1.2	+7.7	—16.1	—15.7
Minn.	48,733	1,625,437	27.68	—8	—1	—5.2	+14.1	Wis.	48,707	1,304,323	26.78	—8	+1	—7.0	+2.5
Miss.	23,353	244,033	9.03	—3	+3	—2.6	+3.6	Wyo.	3,850	108,744	32.46	—4	—6	—4.4	+15.6

¹ For definitions of terms, see the *Bulletin*, September 1941, pp. 50–51.

² All 51 States have plans approved by Social Security Board.

³ Increase of less than 0.06 percent.

⁴ Includes \$99,431 incurred for payments to 2,406 recipients aged 60 but under 65 years.

Aid to the blind.—Both the number of recipients and the amount of payments (table 4) declined less than 1 percent from the December levels, the greater decrease being in the number of recipients. Average payments

ranged among the States from \$11.31 to \$47.26. In New Mexico the number of recipients decreased 0.8 percent and total payments, 10.7 percent, lowering the average from \$32.55 to \$29.29; in West Virginia, the number

of recipients decreased 1.2 percent, and the total amount rose 6.6 percent, with a rise in average payment from \$20.28 to \$21.87.

General assistance.—A decrease of 2.8 percent in general assistance pay-

Table 3.—General assistance: Cases and payments to cases, by State, January 1944¹

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	December 1943 in—		January 1943 in—	
				Number	Amount	Number	Amount
Total ²	289,000	\$7,891,000	\$27.30	-1.0	-2.8	-35.2	-27.6
Ala.	2,537	33,003	13.01	+6	+4.9	+12.6	+48.1
Alaska	129	3,644	28.25	+14.2	+20.9	-1.5	+10.7
Ariz.	2,133	58,127	27.25	+2	+5	-14.4	-4.0
Ark.	2,998	31,919	10.65	-1.5	-7	-15.3	+32.1
Calif.	11,997	368,752	30.74	+1.0	+1.2	-26.7	-10.7
Colo.	4,752	132,240	27.83	+2.4	+2.8	-17.2	+1.8
Conn.	2,942	92,364	31.39	-1.8	-1.2	-26.1	-22.9
Del.	333	7,927	23.80	+3	+1.4	-24.0	-17.2
D. C.	865	24,212	27.99	+1.4	+2.4	-23.2	-13.0
Fla.	45,000	440,000					
Ga.	2,976	31,296	10.52	-1.5	-1.0	-32.4	-19.5
Hawaii	589	15,317	26.01	-2.2	-2.4	-8.4	+9.7
Idaho	650	12,101	18.62	+3	+2.7	-27.2	-17.5
Ill.	33,487	1,015,334	30.32	-2.1	-3.9	-39.1	-25.9
Ind.	7,472	147,837	19.79	-1.7	+3	-39.7	-30.3
Iowa	5,637	108,697	19.28	-7.1	-6.5	-44.0	-40.3
Kans.	4,056	105,228	25.94	-3	+3.9	-31.2	-10.6
Ky.	4,400	424,000					
La.	5,918	124,352	21.01	+2.6	+3.0	+35.8	+48.0
Maine	2,432	68,864	28.32	+4.3	+6.7	-31.0	-25.9
Md.	4,433	127,593	28.78	-8	-4.4	-20.0	-7.0
Mass.	14,829	450,356	30.37	-2.2	-12.3	-24.2	-10.4
Mich.	11,066	324,189	29.30	-2.3	-8.9	-40.4	-22.9
Minn.	6,941	180,266	26.10	-1	-1.0	-40.2	-32.1
Miss.	393	2,428	6.18	+6.5	-7.7	-38.1	-16.6
Mo.	6,625	162,117	24.47	+9	+2.6	-37.4	+16.9
Mont.	1,327	29,440	22.19	+3.8	+5.6	-17.4	+4.3
Nebr.	2,067	36,876	17.84	-1.2	-2.0	-38.8	-20.7
Nev.	293	4,527	17.21	-6.7	-3.2	-20.8	-10.2
N. H.	1,727	47,965	27.77	-3.0	+5.4	-28.7	-21.4
N. J.	7,251	219,074	30.21	-4.2	-7.5	-37.1	-25.6
N. Mex.	751	8,428	11.22	-28.7	-60.8	-36.9	-53.4
N. Y.	51,441	2,135,678	41.52	-2.7	-2.5	-49.9	-44.3
N. C.	2,866	25,447	8.88	-1.8	-2.4	-14.2	-5.5
N. Dak.	869	17,890	20.59	-1.5	+8	-43.0	-34.6
Ohio	12,803	327,882	25.61	-6	+11.4	-43.0	-33.1
Okl.	5,019	39,609	(³)	(³)	+3.3	(³)	+9.2
Oreg.	2,901	95,293	32.85	+4.1	+8	-4.9	+23.2
Pa.	25,666	546,957	21.31	-1.1	-9.2	-25.5	-25.5
R. I.	1,783	69,802	39.15	-2.9	+9	-29.4	-28.0
S. C.	2,513	26,649	10.60	+1.9	+3.2	+9.5	+38.4
S. Dak.	1,098	21,536	19.61	-4	+3.2	-40.5	-28.6
Tenn.	1,500	40,400					
Texas	43,300	448,000					
Utah	1,569	60,861	38.79	-7	+1.1	-21.7	+9.2
Vt.	1,138	22,878	20.10	+1.2	-9.3	-15.2	-22.0
Va.	3,591	48,036	13.38	-1.5	-2.5	-10.2	+8.6
Wash.	6,211	225,009	36.23	+1.3	+1.4	+14.0	+63.9
W. Va.	3,942	55,162	14.25	+3.5	+9.2	-56.5	-42.4
Wis.	6,424	157,399	24.50	-2.0	-5.6	-42.6	-38.6
Wyo.	410	10,731	26.30	-1.4	+3.1	-38.0	-17.9

¹ For definitions of terms, see the *Bulletin*, September 1941, pp. 50-51.

² Partly estimated; does not represent sum of State figures, because total excludes estimated number of cases and payments for medical care, hospitalization, and burial only in Indiana and New Jersey, and estimated duplication of cases in Oklahoma.

³ State program only; excludes program administered by local officials.

⁴ Estimated.

⁵ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents approximately 70 percent of total.

⁶ Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁷ Includes cases receiving medical care only; number believed by State agency to be insignificant.

⁸ Represents 2,301 cases aided by county commissioners, and 2,718 cases aided under program administered by State board of public welfare; amount of duplication believed to be large; average per case and percentage change in number of cases cannot be computed.

Table 4.—Aid to the blind: Recipients and payments to recipients, by State, January 1944¹

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	December 1943 in—		January 1943 in—	
				Number	Amount	Number	Amount
Total	75,110	\$2,105,429	\$28.03	-0.7	-0.4	-4.5	+1.0
Total 46 States ²	58,954	1,638,546	27.76	-7	-2	+8.2	+19.6
Ala.	678	10,247	15.11	+1.3	+3.2	+4.8	+54.6
Ariz.	389	14,700	37.79	+3	+3	-2.5	+5.3
Ark.	1,195	21,842	18.28	+5	+2.2	+2.2	+13.9
Calif.	6,290	297,284	47.26	-1.1	-9	-8.5	-8.0
Colo.	543	19,226	35.41	-1.1	-6	-12.4	-9.1
Conn.	150	4,941	32.94	-1.3	-1.0	-20.6	-10.2
D. C.	249	5,704	22.90	-2.4	-2.5	-14.4	-11.4
Fla.	2,370	44,633	18.83	-8	+1.9	-10.9	+0.1
Ga.	2,170	29,504	13.60	(³)	+6	-1.2	+8.6
Hawaii	76	1,662	21.87	(³)	(³)	(³)	(³)
Idaho	231	7,147	30.94	-4	-1.5	-14.1	-2.5
Ill.	6,154	188,394	30.61	-2.7	-2.2	-16.3	-16.1
Ind.	2,275	68,915	30.29	-1.1	-1.0	-3.1	+4.2
Iowa	1,431	45,132	31.55	-1.2	-9	-6.1	+5.6
Kans.	1,174	34,516	29.23	-1.2	-1.4	-7.6	+4.9
Ky.	1,492	18,430	12.35	+1.0	+1.4	+186.4	+187.7
La.	1,467	37,334	25.45	+1	+8	+1.6	+41.7
Maine	902	23,495	26.05	-1.6	-6	-11.5	+2
Md.	465	12,720	27.35	-4	+4	-15.8	-2.1
Mass.	955	36,808	38.54	-8	+3.7	-6.6	+41.2
Mich.	1,270	41,416	32.61	-9	-4	-6.5	+6.8
Minn.	958	31,940	32.71	0	+8	-6.0	+6.4
Miss.	1,371	15,512	11.31	-4	+2	+3.7	+10.5
Mo.	1,020	17,000					
Mont.	300	8,903	29.68	+7	+2.5	-5.7	+10.4
Nebr.	583	14,434	24.76	-1.2	-1.2	-15.4	-4.7
Nev.	27	1,807	(³)	(³)	(³)	(³)	(³)
N. H.	287	7,859	27.38	-3.0	-1.8	-11.4	-1.2
N. J.	588	16,618	28.26	-8	-2	-14.3	-5.5
N. Mex.	202	7,673	38.29	-8	-10.7	+5.2	+35.2
N. Y.	2,741	92,746	33.84	+1.1	+1.4	+3.1	+17.7
N. C.	2,255	35,652	15.94	+7	+1.1	+2.1	+5.8
N. Dak.	129	3,395	26.32	+1.6	+3.9	-3.0	+18.7
Ohio	3,320	82,194	24.76	-1.0	-4	-13.0	-2.2
Okl.	1,944	55,168	28.38	-1	+3	-9.1	+8.4
Oreg.	378	14,172	37.49	+8	+1.4	-12.7	+7.1
Pa.	15,189	390,678	25.76	-1.1	-1.4	-4.8	-4.6
R. I.	88	2,533	28.78	(³)	(³)	(³)	(³)
S. C.	831	14,364	17.29	+4	+1.8	+1.7	+68.0
S. Dak.	238	4,456	18.72	0	+8	-7.0	+8.7
Tenn.	1,547	30,860	19.95	-8	-3	-6.1	+47.4
Tex.	4,654	113,909	24.48	-2	-5	+14.0	+19.8
Utah	133	5,409	40.67	+2.3	+1.2	-10.1	+25.3
Vt.	146	3,814	26.12	-2.0	-6	-5.8	+8.8
Va.	982	14,874	15.15	-2	+4	-5.3	+7.3
Wash.	707	27,032	38.23	-1.7	-1.4	-20.9	-15.9
W. Va.	853	18,554	21.87	-1.2	+6.6	-13.2	-13.5
Wis.	1,606	43,277	26.91	-1.2	-3	-11.8	-3.7
Wyo.	125	4,530	36.24	+2.5	+2.4	+8	+20.0

¹ For definitions of terms, see the *Bulletin*, September 1941, pp. 50-51. Figures in italics represent programs administered without Federal participation. Delaware and Alaska do not administer aid to the blind.

² Total for States with plans approved by Social Security Board. Recent approval of Illinois plan caused unusually large percentage changes in comparison with January 1943 data.

³ Includes program administered without Federal participation.

⁴ Decrease of less than 0.05 percent.

⁵ Not computed. Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁶ No approved plan for January 1943. Percentage change based on program administered without Federal participation.

⁷ January 1943 was second month of operation under approved plan.

⁸ Estimated.

ments (table 3) brought the January total to about the November level; 26 States, however, reported an increase in payments. The number of cases declined 1.0 percent.

In Alaska, 14 percent more cases re-

ceived assistance, and payments rose 21 percent. In New Mexico, the number of cases decreased 29 percent, while payments were cut to half the December figure. Payments decreased 12 percent in Massachusetts

and increased 11 percent in Ohio, but there was little change in the number of cases receiving assistance in either State. State average payments ranged from \$6.18 to \$41.52 per case among the States.

Table 5.—Aid to dependent children: Recipients and payments to recipients, by State, January 1944¹

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	December 1943 in—			January 1943 in—		
					Number of—		Amount	Number of—		Amount
					Families	Children		Families	Children	
Total.....	270,398	673,405	\$11,270,909	\$41.68	-1.0	-0.7	-0.5	-21.0	-19.0	-9.5
Total, 49 States ²	270,269	673,164	11,266,860	41.69	-2	(³)	-1	-20.3	-18.4	-9.1
Alabama.....	4,568	12,548	102,643	22.47	+8	+9	-1	-11.5	-12.3	+20.4
Alaska.....	40	180	1,989	(⁴)	(⁵)	(⁶)	(⁷)	(⁸)	(⁹)	(¹⁰)
Arizona.....	1,470	4,206	55,250	37.59	-7	-9	-8	-21.9	-18.4	-15.9
Arkansas.....	4,892	12,710	124,272	25.40	-8	-7	+7	-14.5	-14.6	-2.6
California.....	6,914	17,452	487,836	70.56	-2	(¹¹)	+3	-30.2	-27.7	-14.4
Colorado.....	3,606	9,603	127,750	35.43	(¹²)	(¹³)	+3	-24.6	-20.7	-16.6
Connecticut.....	1,802	4,630	122,978	68.25	-8	-2	+6	-13.4	-12.4	-4.2
Delaware.....	235	697	13,658	53.56	0	-7	+5.6	-28.0	-27.8	+2.0
District of Columbia.....	630	1,958	28,064	44.55	-2.9	-2.9	-1.6	-35.5	-30.2	-26.4
Florida ⁴	3,614	8,236	90,726	25.10	-2.5	-2.5	-2.3	-28.3	-28.1	-25.8
Georgia.....	4,162	10,105	101,835	24.47	+1.0	+1.1	+1.5	-9.7	-9.4	-4.7
Hawaii.....	588	1,832	31,014	52.74	0	+1	+3.5	-12.4	-12.6	+3.5
Idaho.....	1,648	4,480	60,767	36.87	-2.2	-1.9	-1.5	-30.6	-28.5	-27.2
Illinois.....	23,163	53,778	751,876	32.46	-2.1	-1.5	-1.9	-11.2	-9.1	-11.3
Indiana.....	8,310	18,486	281,093	33.53	-2.4	-2.1	-1.9	-32.6	-29.8	-29.1
Iowa.....	2,205	5,536	59,205	26.85	-1.9	+8.3	+25.9	-21.1	-9.5	+7.8
Kansas.....	3,872	9,778	175,908	45.43	-1.8	-1.7	-1.4	-30.4	-28.1	-16.8
Kentucky ⁵	3,343	9,416	83,100	24.86	+5.3	+4.1	+8.7	+649.6	+561.2	+375.2
Louisiana.....	10,562	26,961	399,209	37.80	-8	-7	-7	-20.8	-21.3	+4.3
Maine.....	1,470	4,156	74,816	50.90	-1.4	-9	-1	-15.4	-14.5	-2.3
Maryland.....	3,033	8,647	108,497	35.77	-1.1	-9	-6	-30.3	-29.2	-27.1
Massachusetts.....	7,349	18,093	543,146	73.91	-6	-5	-4	-23.5	-22.8	-11.2
Michigan.....	13,408	32,033	801,914	59.81	-7	-8	-5	-21.6	-20.0	-2.4
Minnesota.....	5,815	14,297	228,852	39.30	-1.0	-1.0	-4	-24.6	-23.2	-16.9
Mississippi.....	2,709	6,858	55,727	20.57	+1.7	+1.2	+1.6	+9.9	+9.1	+12.2
Missouri.....	11,219	27,324	362,907	32.35	-3	-2	-1	-15.6	-11.4	-11.7
Montana.....	1,530	3,772	50,264	32.85	-1	+6	+1.0	-24.0	-26.1	-22.9
Nebraska ⁶	3,091	7,147	100,498	32.51	-1.7	-1.6	-1.8	-29.3	-28.7	-27.5
Nevada.....	89	161	2,060	\$3.16	(¹⁴)	(¹⁵)	(¹⁶)	-18.7	-14.2	-15.6
New Hampshire.....	717	1,842	40,256	56.15	-6	-3	-7	-15.0	-13.2	-6.0
New Jersey.....	4,199	10,040	189,178	45.05	-1.5	-1.0	-7	-37.7	-35.2	-12.6
New Mexico.....	2,205	6,387	77,524	35.16	-2.4	-2.3	-24.8	-7.0	-7.6	-10.8
New York.....	18,271	41,213	1,208,781	66.16	-9	-5	-1.2	-21.1	-12.6	-3.0
North Carolina.....	6,831	16,439	135,208	19.79	-1.2	-8	+1.2	-23.1	-20.8	-13.7
North Dakota.....	1,748	4,800	71,250	40.77	-5	-5	+3.1	-18.4	-18.4	-2.3
Ohio.....	8,649	23,157	426,974	49.37	-8	-6	+2	-18.3	-16.7	(¹⁷)
Oklahoma.....	13,890	33,209	445,056	32.04	-9	-6	-4	-18.8	-16.9	+14.2
Oregon.....	1,210	2,901	79,672	65.84	-2	+1	+1.0	-24.6	-22.9	-1.6
Pennsylvania.....	25,573	66,993	1,337,158	52.29	-1.7	-1.4	-1.7	-31.7	-29.6	-25.8
Rhode Island.....	1,128	3,024	73,206	64.90	-4	-7	+1.4	-8.2	-8.9	+7.3
South Carolina.....	3,428	10,225	76,357	22.27	+5	+9	+1.8	-10.1	-8.4	+21.7
South Dakota.....	1,569	3,676	49,355	31.46	-1.1	-8	-8	-13.2	-13.0	-7.9
Tennessee.....	11,447	29,425	331,630	28.97	-4	-4	-4	-15.7	-14.3	+23.9
Texas.....	9,832	25,041	211,226	21.27	-2.5	-2.4	-2.5	-14.8	-16.2	-15.3
Utah.....	1,898	5,097	130,250	68.62	-3	+1	+7	-19.2	-18.2	+16.5
Vermont.....	578	1,472	19,047	32.95	-2.9	-2.5	-1.5	-12.2	-16.6	-12.7
Virginia.....	3,822	10,829	93,591	24.49	-1	+5	+1.2	-17.1	-17.3	-3.9
Washington.....	3,256	7,977	259,427	79.68	+7	+7	+2.0	-11.9	-11.9	+27.7
West Virginia.....	7,287	19,749	225,964	31.01	-2.3	-2.1	+5.2	-33.6	-33.8	-32.2
Wisconsin.....	7,001	16,846	344,757	49.24	-1.0	-1.1	+2	-25.5	-24.3	-13.4
Wyoming.....	402	1,083	17,479	43.45	-7	-1.5	-7	-30.6	-29.9	-12.9

¹ For definitions of terms, see the *Bulletin*, September 1941, pp. 50-51. Figures in italics represent programs administered without Federal participation.

² Total for States with plans approved by Social Security Board.

³ Increase of less than 0.05 percent.

⁴ Not computed. Average payment not calculated on base of less than 50 families; percentage change, on less than 100 families.

⁵ Decrease of less than 0.05 percent.

⁶ Includes program administered without Federal participation.

⁷ January 1944 was first month of operation under approved plan. Percentage change based on program administered without Federal participation.

⁸ First payments made under approved plan in January 1943.

⁹ In addition, in 56 counties payments amounting to \$4,655 were made from local funds without State or Federal participation to 236 families, in behalf of 483 children under State mothers' pension law; some of these families also received aid under approved plan.

¹⁰ Estimated.

Employment Security

Operations in Unemployment Compensation

January activities.—The \$5.3 million paid in unemployment benefits by State agencies during January represented the largest monthly amount since July 1943 and the greatest relative increase over the previous month (23 percent) since January 1942. Only 6 States—Alabama, Arkansas, Pennsylvania, South Carolina, Tennessee, and Vermont—paid less in January than in December.

Weekly benefit checks averaged \$15.18 in January, substantially more than in December (\$14.85) or in January a year ago (\$13.45). This rise is due primarily to the generally higher earnings of covered workers and to the changed composition of the claimant group, which in January included many workers laid off by war plants.

The same seasonal and industrial conditions which brought about a December upturn in benefits prevailed in January, forecasting an upward trend in subsequent months. Curtailments in construction and in some manufacturing industries, and usual seasonal contractions contributed to expanded claim and benefit loads throughout the Nation. In certain States, interstate claims filed by workers who had migrated to other

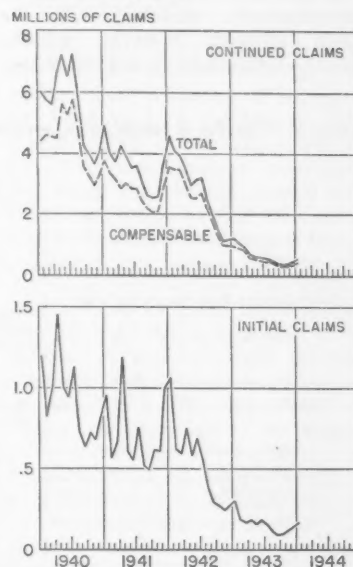
areas caused some of the rise in payments.

In addition, changing war requirements necessitated large-scale layoffs in ordnance plants in Colorado, Indiana, Minnesota, Missouri, Utah, and other scattered areas. For the most part, these workers have been promptly reabsorbed into other war work or, as in the case of a number of women and older workers, have left the labor market. The increase in claim and benefit loads as a result of these displacements has been relatively slight numerically but has effected a noticeable upswing because of the very low volumes reached in the past year by most States.

For the third consecutive month initial and continued-claim loads increased substantially (19 and 30 percent, respectively); nearly all jurisdictions shared in the gains. Some increase in initial claims is attributable to initiation of new benefit years in States which first began payments in January. In Arizona, the District of Columbia, Indiana, Nebraska, South Carolina, and Utah, initial-claim receipts were more than double the December loads; and only Alabama, Georgia, and Virginia reported decreases in continued claims filed. Despite these gains, the national totals of 166,700 initial claims and 531,500 continued claims were far below the January 1943 levels.

The 29-percent gain in compensable-claim receipts over December was double the percentage increase from

Chart 1.—Number of continued and initial claims received in local offices, January 1940-January 1944



November to December. Further expansion in continued claims may be expected during February unless a considerable proportion of the January initial claimants find jobs. Leveling-off in hirings, particularly in the munition and other manufacturing

Chart 2.—Number of beneficiaries and amount of unemployment benefits paid, January 1940-January 1944

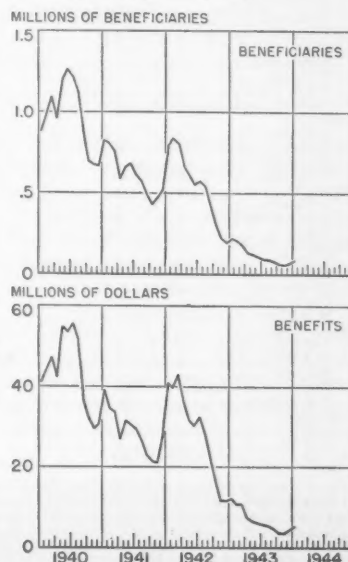


Table 1.—Summary of unemployment compensation operations, January 1944

Item	Number or amount	Percentage change from—	
		December 1943	January 1944
Initial claims ¹	166,717	+19.1	-43.2
Continued claims ¹	531,545	+30.0	-55.4
Waiting-period ¹	115,337	+32.6	-55.4
Compensable ¹	416,208	+29.0	-55.2
Weeks compensated ¹	363,819	+20.9	-61.8
Total unemployment ¹	321,758	+21.0	-61.6
Part-total unemployment ¹	9,608	+14.8	-55.5
Partial unemployment ¹	29,190	+25.9	-56.4
Weekly average beneficiaries ¹	83,960	+30.5	-62.9
Gross benefits paid ¹	\$5,271,318	+23.4	-56.7
Benefits paid since first payable ²	\$2,117,203,489		
Funds available as of January 31 ³	\$4,839,011,225	+2.6	+38.1

¹ Excludes Alaska, Montana, and Texas; data not reported.

² Based on data for 47 States.

³ Excludes Montana; data not reported.

⁴ Excludes New York because data not reported, and Montana and Pennsylvania, which have no provisions for partial and part-total unemployment.

⁵ Adjusted for voided benefit checks.

industries which are expected to attain peak employment for current commitments, may reduce immediate reemployment opportunities in the areas affected; however, adjustments—both upward and downward—

in war production are likely to cause relatively sharp localized fluctuations in claim and benefit activities.

An average of 84,000 unemployed workers received benefits each week in January, almost a third more than

in December, but less than a third the number in January 1943. Increases of 100 percent or more were reported by 7 States, but 5 other States averaged less than 50 beneficiaries each week.

Table 2.—Number of beneficiaries, number of weeks compensated, and amount of benefits paid, January 1944, and funds available for benefits as of January 31, 1944, by State

[Data reported by State agencies, corrected to Feb. 21, 1944]

Social Security Board region and State	Beneficiaries			Weeks compensated for specified types of unemployment				Benefits paid ¹			Funds available for benefits ² as of Jan. 31, 1944
	Average weekly number ¹	Percentage change from—		All types	Total	Part-total ³	Partial ³	Amount	Percentage change from—		
		December 1943	January 1943						December 1943	January 1943	
Total ⁴	83,960	+30.5	-62.9	363,819	321,738	9,608	29,190	\$5,271,318	+23.4	-56.7	\$4,839,011,225
Region I:											
Connecticut.....	792	+35.2	-34.3	3,433	3,251	41	141	59,222	+21.8	-16.8	126 050 203
Maine.....	1,175	+46.9	-41.8	5,090	4,226	136	728	44,314	+33.0	-37.0	24,998,859
Massachusetts.....	3,960	+26.8	-34.6	17,161	15,104	149	1,908	256,825	+10.5	-11.7	174,321,668
New Hampshire.....	455	+6.8	-32.4	1,972	1,486	8	478	20,248	+3.3	-22.3	16,562,542
Rhode Island.....	1,619	+68.6	-23.3	7,017	6,395	0	622	112,495	+71.6	-5.6	49,380,058
Vermont.....	106	-0	-69.7	458	436	12	10	5,320	-11.2	-66.8	9,109,648
Region II-III:											
Delaware.....	66	+20.0	-74.6	284	229	0	55	4,000	+26.6	-64.2	12,637,661
New Jersey.....	5,736	+13.5	-53.7	24,857	21,168	50	3,639	373,494	+12.0	-46.6	313,650,614
New York.....	13,684	+21.7	-77.0	59,298	56,035	(⁵)	(⁵)	907,808	+20.2	-71.9	617,766,172
Pennsylvania.....	3,828	-3.4	-67.0	16,590	16,590	(⁵)	(⁵)	252,885	-8.0	-63.0	475,391,389
Region IV:											
District of Columbia.....	810	+42.4	+13.1	3,511	3,391	110	10	61,751	+31.5	+43.3	39,886,767
Maryland.....	1,180	+43.6	-63.3	6,114	3,599	13	1,502	72,254	+20.6	-50.0	88,343,618
North Carolina.....	1,119	+72.2	-74.2	4,850	4,547	31	272	35,027	+31.8	-69.7	73,251,833
Virginia.....	730	+11.1	-57.0	3,163	2,850	71	242	37,679	+6	-49.6	48,042,055
West Virginia.....	1,367	+40.5	-18.3	5,924	4,101	0	1,823	81,964	+25.1	+4.4	50,872,566
Region V:											
Kentucky.....	1,804	+14.3	-36.5	7,817	7,297	393	127	83,256	+16.1	-20.6	65,924,777
Michigan.....	3,683	+107.5	-54.7	15,958	15,556	206	186	294,293	+71.1	-54.8	218,050,569
Ohio.....	2,091	+84.9	-69.0	9,063	7,736	162	1,165	120,602	+47.2	-61.3	345,486,845
Region VI:											
Illinois.....	9,207	+36.1	-68.9	30,896	32,414	2,564	4,918	597,481	+28.4	-66.7	390,464,888
Indiana.....	3,003	+29.7	-53.4	13,011	12,265	326	420	200,815	+21.4	-45.2	129,472,673
Wisconsin.....	3,454	+152.1	+48.0	14,968	12,245	420	2,303	204,168	+130.2	+67.0	120,120,995
Region VII:											
Alabama.....	1,083	-6.3	-82.7	4,693	4,175	463	25	55,464	-8.5	-79.6	48,608,549
Florida.....	919	+13.5	-70.7	3,982	3,580	185	217	51,071	+12.0	-66.4	34,182,546
Georgia.....	969	+17.7	-76.5	4,200	4,033	50	117	44,275	+7.8	-73.3	54,463,427
Mississippi.....	495	+80.7	-62.4	2,143	1,274	24	845	21,224	+34.8	-62.0	16,156,828
South Carolina.....	792	-5.7	-64.3	3,431	3,320	54	57	37,625	-6.2	-54.7	27,950,659
Tennessee.....	2,159	+4.6	-66.4	9,355	8,983	142	230	105,317	-8.0	-61.7	49,781,637
Region VIII:											
Iowa.....	521	+104.3	-63.8	2,256	2,037	155	64	25,826	+93.0	-61.6	40,708,971
Minnesota.....	867	+59.1	-74.8	3,757	3,370	200	187	50,077	+46.1	-72.2	54,854,548
Nebraska.....	207	+115.6	-58.8	998	781	19	98	11,544	+96.4	-56.0	10,178,339
North Dakota.....	47	(⁶)	(⁶)	204	143	7	54	2,250	+250.5	-74.2	3,706,254
South Dakota.....	86	(⁶)	-37.2	372	316	13	43	3,342	+64.1	-41.8	5,337,874
Region IX:											
Arkansas.....	626	-6	-42.4	2,714	2,647	41	26	30,699	-3.7	-16.9	20,236,234
Kansas.....	1,013	+41.9	-13.9	4,388	4,073	199	116	57,079	+28.9	-4.0	36,483,804
Missouri.....	1,944	+23.6	-76.3	8,425	7,655	69	701	118,107	+20.4	-73.1	115,088,951
Oklahoma.....	807	+48.9	-37.6	3,499	3,224	210	65	50,814	+44.8	-23.2	35,286,814
Region X:											
Louisiana.....	987	+50.2	-75.0	4,276	3,281	66	929	54,375	+21.9	-68.2	50,354,421
New Mexico.....	17	(⁶)	(⁶)	74	73	1	0	968	+7.2	-75.1	6,917,612
Texas.....	744	+12.2	-73.4	3,222	3,080	142	0	36,851	+7.9	-66.9	112,899,832
Region XI:											
Colorado.....	247	+85.7	-1.6	1,071	1,034	30	7	14,363	+48.0	+5.3	25,745,732
Idaho.....	78	(⁶)	-47.7	339	316	23	0	5,065	+134.7	-47.9	9,790,636
Montana ⁵	186	+100.0	-18.4	806	779	25	(²)	14,945	+87.4	+2.0	12,575,903
Utah.....	5	(⁶)	(⁶)	21	15	1	5	215	+88.6	-93.0	17,775,807
Wyoming.....	135	+125.0	-28.6	583	560	23	0	8,291	+94.8	-19.2	12,930,922
Region XII:											
Arizona.....	8,304	+19.3	-36.3	35,984	20,129	2,655	4,200	593,391	+18.8	-28.3	465,374,345
California.....	60	(⁶)	-20.6	215	201	10	4	3,152	+11.8	-10.0	6,886,033
Nevada.....	270	+49.2	-63.2	1,168	1,075	28	65	16,370	+50.9	-48.7	46,207,929
Oregon.....	495	+138.0	-36.8	2,143	1,531	43	569	30,650	+99.6	-35.8	94,691,180
Washington.....	25	(⁶)	(⁶)	108	104	4	0	1,505	+92.0	+4.1	4,707,853
Territories:											
Alaska.....	13	(⁶)	(⁶)	57	48	4	5	1,002	+114.1	-65.7	14,504,264
Hawaii.....											

¹ Computed by dividing all weeks compensated during the month by 434.

² Benefits for partial and part-total unemployment are not provided by State law in Montana and Pennsylvania. New York data not available.

³ Not adjusted for voided benefit checks; includes supplemental payments.

⁴ Represents sum of balances at end of month in State clearing account and benefit-payment account, and in State unemployment trust fund account maintained

in the U. S. Treasury. State unemployment trust fund accounts reflect transfers to railroad unemployment insurance account.

⁵ Excludes Montana (except funds available); data not reported.

⁶ Not computed, because fewer than 50 beneficiaries were reported in either or both periods.

The 364,000 weeks of unemployment compensated during January represented a significant increase (21 percent) from December. However, the extent to which unemployment dwindled in 1943 in industries covered by the unemployment compensation

program is indicated by the contrast between the 11.7 weeks compensated for every 1,000 employed covered workers in January 1944 and the 31.9 weeks compensated in January 1943 (based on estimated employment data for January 1943 and 1944).

Table 3.—Initial and continued claims received in local offices, by State, January 1944

[Data reported by State agencies, corrected to Feb. 26, 1944]

Social Security Board region and State	Initial claims				Continued claims			
	Total ¹	Percentage change from—		New	Total ²	Percentage change from—		Compensable
		December 1943	January 1943			December 1943	January 1943	
Total ³	166,717	+19.1	-43.2		531,545	+30.0	-55.4	416,208
Region I:								
Connecticut	2,764	+22.3	+19.4	2,242	4,358	+20.6	-14.0	3,315
Maine	1,675	-22.7	+112.6	672	5,936	+32.7	-31.8	5,291
Massachusetts	7,847	-26.0	-6.4	5,091	37,474	+76.0	+21.2	32,147
New Hampshire	891	+29.9	+8.1	563	2,651	+12.6	-20.2	2,255
Rhode Island	1,725	-21.8	-25.2	1,325	6,388	+56.3	-22.1	6,216
Vermont	171	+55.5	-69.2	135	683	+8.6	-65.1	676
Region II-III:								
Delaware	218	+70.3	-72.1	198	375	+33.0	-78.1	315
New Jersey	9,851	+18.4	-43.5	6,809	30,715	+10.2	-50.4	25,323
New York	29,094	+4.3	-42.9	13,634	76,795	+14.7	-71.9	50,475
Pennsylvania ⁴	5,410	+2.3	-73.2	5,410	24,908	+7	-78.8	18,168
Region IV:								
District of Columbia	959	+133.9	+50.3	916	4,300	+40.8	+29.0	3,759
Maryland ⁵	839	+58.0	-38.5	839	5,330	+23.3	-58.5	5,039
North Carolina	1,697	+10.6	-64.7	1,377	6,145	+14.0	-68.7	5,091
Virginia	602	+4.9	-63.8	455	2,905	-2.1	-60.0	2,662
West Virginia	2,417	+73.5	+21.4	2,150	7,634	+30.5	-22.2	7,128
Region V:								
Kentucky	2,276	+11.6	-11.9	1,990	11,095	+3.8	-30.7	10,052
Michigan	9,848	+35.7	-16.9	8,505	22,176	+96.0	-43.5	18,158
Ohio ⁶	5,743	+6.1	-30.0	5,743	16,486	+61.0	-52.2	10,883
Region VI:								
Illinois	17,779	+2.5	-47.9	8,354	52,316	(⁷)	(⁷)	46,656
Indiana ⁸	5,149	+109.9	-39.8	5,149	16,138	+12.9	-53.4	12,946
Wisconsin	3,374	-26.3	-21.2	(⁷)	22,685	+76.8	+41.2	17,904
Region VII:								
Alabama	1,643	+47.2	-72.7	1,320	5,853	-10.6	-81.9	4,863
Florida ⁹	2,398	+45.5	-49.3	2,398	10,144	+18.1	-57.5	9,006
Georgia	1,121	+33.3	-75.2	823	5,867	-4.3	-74.1	4,946
Mississippi	886	+76.1	-72.5	778	4,024	+47.7	-59.7	3,146
South Carolina	3,911	+263.8	-7.7	3,652	8,556	+29.2	-42.1	5,212
Tennessee	2,104	+48.3	-63.4	1,774	12,347	+3.2	-58.4	10,806
Region VIII:								
Iowa	2,068	+89.7	-52.2	1,812	4,665	+101.7	-59.1	2,824
Minnesota	3,815	+51.8	-60.2	2,878	9,667	+81.8	-60.7	6,416
Nebraska	506	+100.8	-75.2	407	1,203	+111.4	-76.0	813
North Dakota	102	+64.5	-70.1	94	322	+92.8	-76.4	292
South Dakota	159	+40.7	-48.4	120	716	+54.6	-33.9	633
Region IX:								
Arkansas	1,160	+35.0	-29.1	978	5,311	+9.4	-31.6	4,807
Kansas	1,183	+28.6	-50.8	931	4,653	+25.1	-37.1	4,069
Missouri	5,828	+12.6	-50.1	4,810	17,007	+19.2	-63.9	12,955
Oklahoma	2,114	+58.7	-39.3	1,705	6,857	+35.5	-31.4	5,905
Region X:								
Louisiana	2,159	+82.4	-63.8	1,885	8,613	+56.4	-64.5	6,538
New Mexico	112	+57.7	-58.1	90	364	+31.4	-60.5	339
Region XI:								
Colorado	600	+1.1	-26.3	535	1,851	+24.6	-43.3	1,468
Idaho	186	+48.8	-83.2	144	659	+87.7	-69.7	516
Montana ⁹								
Utah	524	+107.1	+136.0	477	1,112	+66.2	+29.2	770
Wyoming	19	(⁷)	(⁷)	19	49	(⁷)	(⁷)	42
Region XII:								
Arizona	879	+100.7	+33.2	842	1,970	+91.3	-13.3	1,621
California	19,555	+56.4	-18.2	14,029	54,662	+40.4	-22.2	39,180
Nevada	81	(⁷)	-28.9	65	227	+31.2	-43.7	192
Oregon	1,224	+18.8	-71.2	1,167	3,300	+127.6	-44.8	1,912
Washington	1,943	+73.3	-72.4	1,428	3,849	+102.8	-55.1	2,874
Territories:								
Alaska ¹⁰								
Hawaii	9	(⁷)	(⁷)	9	6	(⁷)	(⁷)	4

¹ Includes additional claims, except in Florida, Indiana, Maryland, Ohio, Pennsylvania.

² Includes waiting-period claims.

³ Excludes Alaska, Montana, and Texas; data not reported.

⁴ Based on data for 47 States.

⁵ State procedures do not provide for filing additional claims.

⁶ Data not comparable.

⁷ Excludes all claims for partial unemployment.

⁸ Not computed, because fewer than 50 claims were reported in either or both periods.

Employment Service Operations*

The civilian labor force in January was nearly 1 percent below the December level, according to estimates of the Bureau of the Census. The January figure of 51.5 million was the lowest for any month in the 2 years for which the recently revised estimates are available and 3.6 percent below the figure for January 1943.

Employment declined by 200,000 for men and 400,000 for women. The number of unemployed persons rose from 900,000 in December to 1.1 million in January; this increase, equally divided between males and females, was the first since July 1943. There was no change in the number of men classified as nonworkers (6.7 million), but the number of women in this group rose to 35.5 million—the largest total since July 1942.

Farm employment was at a slightly higher level on February 1 than it had been a year earlier, but the increase occurred in the number of family workers rather than in the number of hired hands, according to estimates of the U. S. Department of Agriculture. Increases in numbers of family workers do not offset declines in the number of hired hands because the strength and skill of the latter are essential to many farm tasks. Under present labor-market conditions, however, family workers comprise the only available replacements for the men who leave farm work for military service or industrial employment.

Labor-Market Developments

Production.—Munitions production in December remained at the November level; apparently war production was settling down for the long pull. The War Production Board has announced that it will keep additional nonmilitary production out of areas with labor shortages, to prevent interference with the manpower needs of war production. Large-scale reconversion and resumption of civilian production will not be permitted until Germany is defeated or is near defeat, and until cut-backs can relieve the

*Data from Reports and Analysis Service, War Manpower Commission, and from published releases of other Government agencies.

extensive manpower shortages in vital war work.

Labor shortages.—Some shifts in area classification took place from January to February, as labor demand increased in some areas and fell off in others. On the whole, labor stringencies have not decreased, and it is evident that many areas will be short of labor as long as the war lasts.

To aid small concerns and ensure full use of the country's labor, the War Manpower Commission will give the regional representatives of the Smaller War Plants Corporation lists of plants in critical labor-market areas in their region that have demanded more workers; SWPC representatives will inspect these plants to determine what parts of their production could be satisfactorily subcontracted.

Eight-point transportation program.—To relieve the critical shortage of workers in the local transit industry in several labor-stringency areas, WMC approved a program consisting of (1) more effective utilization of manpower through labor-management cooperation, (2) close working relationships with local U. S. Employment Service offices, (3) reduction of turn-over and absenteeism and stabilization of employment, (4) intensification and expansion of training programs, (5) increased employment of women and Negroes, (6) reduction of job standards and specifications to a reasonable minimum, within the limits of safety, (7) greater use of part-time workers, and (8) development by the industry of a realistic policy on withdrawals and deferments under Selective Service.

"Locally needed" activities.—As a result of the absorption by war industries of thousands of skilled workers—such as mechanics, repairmen, and maintenance men—war-supporting activities have found themselves unable to handle demands for elec-

trical-appliance repairs, fuel and food deliveries, and restaurant and hotel service. WMC has designated many of these activities as "locally needed," and in January it took steps to help relieve the problem; experienced refrigerator-repair men, now working on less important jobs were requested to return to their former occupations, and local USES offices were notified to take action to encourage this return; standards to be used in designating the wholesale marketing and distribution of petroleum products as a "locally needed" activity were issued to WMC's regional manpower directors; and all-round repair of electric-motor equipment and general repair and installation of oil burner equipment were added to the list of critical occupations.

Extended coverage of employment stabilization programs.—Physicians, dentists, veterinarians, sanitary engineers, and nurses who are salaried employees in essential or "locally needed" activities are now subject to the provisions of any employment stabilization program which applies to other workers in such activities. They may not change their jobs unless they get statements of availability from, or are referred to new jobs by, the USES, which will make referrals only after consulting the State Chairman of the Procurement and Assignment Service.

Placement Activities

In January, nonfarm placements of the U. S. Employment Service—totaling 787,000—were 9 percent more than in December. All but 15 States shared in the rise. Compared with January 1943, the total was nearly 20 percent higher; all but 12 States reported increases, and in 5 the rise was more than 100 percent. Applications received in public employment offices also increased in January, from 379,000 to 393,000.

Table 1.—Nonagricultural placements in the continental United States and applications received in public employment offices, by State, January 1944

Region ¹ and State	Placements			Applications re- ceived
	Number	Percentage change from—		
		Dec. 1943	Jan. 1943	
Total.....	787,382	+0.2	+10.5	392,871
Reg. I:				
Conn.....	12,058	+31.7	+21.2	4,209
Maine.....	5,405	+6.8	+5.2	1,545
Mass.....	23,674	+6.4	+19.7	15,074
N. H.....	2,482	+18.1	+76.4	531
R. I.....	7,020	+33.0	+15.9	3,547
Vt.....	821	-11.6	+31.4	176
Reg. II:	78,962	+6.6	+8.7	54,013
N. Y.....				
Reg. III:				
Del.....	1,564	+7	-26.8	393
N. J.....	29,806	+13.8	+52.7	8,391
Pa.....	43,335	+8.9	+28.6	30,189
Reg. IV:				
D. C.....	4,047	+20.5	+21.1	4,804
Md.....	11,668	+23.8	-4.1	2,949
N. C.....	20,368	+35.3	+14.7	7,641
Va.....	12,320	+30.2	+68.8	4,719
W. Va.....	8,335	+16.0	+45.6	5,029
Reg. V:				
Ky.....	14,070	-7.2	+71.1	4,222
Mich.....	25,886	-1.1	+12.3	8,408
Ohio.....	57,283	+16.4	+25.6	11,442
Reg. VI:				
Ill.....	26,486	+15.3	+17.6	19,653
Ind.....	23,388	+4.9	+57.4	7,884
Wis.....	12,893	+8.5	+5.2	4,386
Reg. VII:				
Ala.....	16,324	+21.3	+60.3	4,693
Fla.....	19,922	+15.6	+139.8	3,328
Ga.....	19,728	+35.2	+151.0	3,119
Miss.....	8,797	+12.4	+37.3	16,976
S. C.....	4,515	+29.9	+9.6	10,766
Tenn.....	21,160	+31.0	+184.4	6,169
Reg. VIII:				
Iowa.....	12,478	-7.2	+84.7	5,931
Minn.....	12,411	-1	+45.1	8,516
Nebr.....	5,060	+11.3	-5	3,539
N. Dak.....	1,439	-16.2	+12.4	499
S. Dak.....	950	-17.0	-30.7	822
Reg. IX:				
Ark.....	7,465	+11.5	-33.1	4,421
Kans.....	7,388	+8.2	-49.2	1,975
Mo.....	18,710	+6.8	-20.9	7,149
Okla.....	7,645	+7.8	+3.5	3,205
Reg. X:				
La.....	11,597	+39.7	+163.1	10,406
N. Mex.....	2,421	+43.7	-16.7	685
Tex.....	43,673	+3.1	+5.0	63,801
Reg. XI:				
Colo.....	7,698	-13.2	+63.5	4,065
Idaho.....	2,823	-12.3	+28.1	1,949
Mont.....	1,940	-9.3	+16.5	1,924
Utah.....	6,580	-2.6	-61.8	1,281
Wyo.....	1,873	-12.4	+81.8	100
Reg. XII:				
Ariz.....	4,143	-13.3	+8.5	1,470
Calif.....	74,131	+10.3	-5.1	22,080
Nev.....	2,626	+7.4	-19.8	495
Oreg.....	13,392	-6.7	-18.7	2,474
Wash.....	28,022	-17.2	+109.3	1,828

¹ War Manpower Commission region.

Railroad Unemployment Insurance And Employment Service*

At the beginning of January, railroad personnel shortages were more acute along the Atlantic and Pacific

*Prepared by the Office of Director of Research, Railroad Retirement Board, in collaboration with the Bureau of Research and Statistics, Social Security Board.

Coasts than a month earlier but less acute elsewhere, especially in the Northern areas. Estimated personnel needs were approximately 109,000, 2,000 less than on December 1 but 61,000 more than on January 1, 1943.

Employment Service

Employment service operations continued at a high level. The number of placements verified was 81 percent of the record December total, but the number of employer orders and openings on these orders showed a sharper decline. Board recruiting activities were concentrated on getting permanent railroad jobs for the many

temporary employees hired in December for the Christmas rush, obtaining workers laid off by defense plants, canvassing registrants for State unemployment compensation, and laying the groundwork for spring campaigns for trackmen. In two regions, interim railroad jobs were given to shipyard and cannery workers, temporarily laid off. All regions gave particular attention to placing ex-servicemen, and many were hired in skilled and semiskilled occupations.

During January, 6,266 Mexican nationals were brought in for work with 10 railroad employers and were assigned to jobs in Illinois, Wisconsin, and States west of the Mississippi River. At the end of the month, about 19,500 were in service in this country. Contracts of 6,200 workers had expired by the end of the month; of these, 43 percent had been renewed.

Unemployment Insurance Operations

The seasonal increase in unemployment insurance continued in January. More claims were received and more payments made than in December. The level of operations, however, was only about one-third as high as a year earlier, and fewer workers began initial periods of unemployment than in December. The decrease in applications for certificate of benefit rights which occurred was particularly sharp in the Atlanta, Chicago, and Minneapolis regions.

The number of January claims for

Table 2.—Railroad unemployment insurance: Number of certifications, average payment, and average number of compensable days, benefit year 1943-44, by month¹

Type of certification and period	All certifications				Percent of certifications with specified days of unemployment ²			
	Number	Average payment	Average daily benefit	Average compensable days ³	Total	14 days	8-13 days	5-7 days
Certifications for first registration period:								
July 1943.....	304	\$18.94	\$3.17	5.97	100.0	69.4	30.6	-----
August.....	551	20.35	3.44	5.92	100.0	66.1	33.9	-----
September.....	341	20.52	3.33	6.16	100.0	72.4	27.6	-----
October.....	297	19.78	3.32	5.95	100.0	65.3	34.7	-----
November.....	235	19.47	3.30	5.90	100.0	66.2	33.8	-----
December.....	444	20.94	3.39	6.18	100.0	73.6	26.4	-----
January 1944.....	904	19.21	3.27	5.87	100.0	52.7	47.3	-----
Certifications for subsequent registration periods:								
July 1943.....	21	27.64	2.86	9.67	100.0	90.5	9.5	0.0
August.....	968	29.75	3.32	8.96	100.0	74.6	19.8	5.6
September.....	1,239	29.14	3.28	8.88	100.0	71.9	23.3	4.8
October.....	1,208	28.29	3.32	8.52	100.0	67.5	23.8	8.7
November.....	1,254	28.60	3.27	8.75	100.0	70.3	23.6	6.1
December.....	1,242	26.44	3.25	8.14	100.0	61.5	24.9	13.6
January 1944.....	2,012	28.42	3.25	8.75	100.0	71.8	21.6	6.6

¹ Data cover only certifications for unemployment in the current benefit year. Data for initial certifications in all months and subsequent certifications in July are based on a complete tabulation; data for subsequent certifications in other months, except

total number of certifications and average payment for all certifications, are based on a 50-percent sample. ² Benefits are payable for each day of unemployment in excess of 7 for first registration period and in excess of 4 for subsequent registration periods.

benefits represented an increase of 17 percent above December but a drop of 70 percent compared with January 1943. As in December, the largest concentration was in the Lake Superior iron-ore shipping centers. The net number and amount of benefit payments in January were nearly twice the December figures. Part of the rise was due to delays in the payment of some initial claims received in December.

The average payment for initial periods of unemployment declined

slightly, as a rise in the proportion of payments to track laborers, who have lower base-year earnings than most other railroad workers, lowered the average daily benefit rate. Payments for subsequent periods of unemployment increased as the average number of compensable days rose.

During the month 960 benefit accounts were opened, and 40 accounts were exhausted. In the 7 months ending with January, 3,400 accounts were opened, compared with 13,700 a year earlier.

Table 1.—Railroad unemployment insurance: Placements, applications for certificate of benefit rights received, claims received, and benefit payments certified, by specified period, 1942-44

Period	1943-44					1942-43				
	Placements	Applications ¹	Claims	Benefit payments ²		Placements	Applications ¹	Claims	Benefit payments ²	
				Number	Amount				Number	Amount
July-January.....	299,589	5,178	16,254	11,678	\$301,037	88,565	19,216	75,423	58,680	\$1,261,665
July.....	29,276	1,024	2,034	1,213	29,123	15,628	6,642	11,134	7,263	148,236
August.....	36,090	607	2,006	1,565	40,342	12,922	3,213	12,407	10,268	218,762
September.....	26,688	440	2,036	1,576	41,951	11,315	1,865	11,566	9,265	203,740
October.....	29,246	470	1,963	1,452	38,020	9,404	1,283	10,913	8,642	187,418
November.....	38,322	491	2,111	1,610	39,960	8,097	1,303	8,673	6,989	153,474
December.....	77,314	1,333	2,813	1,470	57,917	15,493	3,027	9,816	7,355	151,625
January.....	62,665	714	3,291	2,892	73,724	15,706	1,573	10,914	8,998	198,410

¹ Includes applications for current and preceding benefit years.

² Net figures adjusted for underpayments and recovery of overpayments.

Old-Age and Survivors Insurance

Under the Social Security Act

Monthly Benefits in Force and Payments Certified, January 1944

During January monthly benefits in force increased 2 percent in number and in the total amount payable. The number of awards was 16 percent above that in December; the number of terminations, 40 percent higher. The number of terminations was higher than for any previous month, both in total and for every type of benefit except widow's current and child's. The number of terminations may be expected to move generally upward for an indefinite period, as it is roughly proportionate to the number of monthly benefits on the rolls. Such factors as seasonal variations in mortality and treatment of the administrative work load may, however, cause sharp month-to-month fluctuations in the number of benefits terminated. At the end of January, the roll included nearly 901,000 persons at the monthly

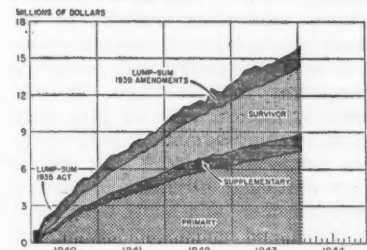
rate of \$16.4 million; the benefits of 765,000 were in current-payment status at a monthly rate of \$13.8 million.

The proportion of benefits in conditional-payment status, which rose almost continuously from February 1942 to October 1943, declined from 15.4 percent at the end of October 1943 to 14.8 percent at the end of January 1944.

During January, monthly benefits in conditional-payment status decreased in number as well as in proportion to the total in force. Most of the decline was due to the withdrawal of older workers from covered employment. Widow's current benefits in conditional-payment status comprised about the same proportion of those in force in January as in December, and the proportion of child's benefits in conditional-payment status decreased only slightly.

During the first 9 months of 1943 the number of suspension actions effected for primary beneficiaries was about two-fifths greater than the number of reinstatement actions. Since October, however, the rein-

Chart 1.—Amount of monthly benefits and lump-sum payments certified, January 1940–January 1944¹



¹ Prior to January 1940 the only certifications made were for lump-sum payments under the 1935 act. The primary, supplementary, and survivor benefits, begun in 1940, are monthly payments. Supplementary benefits include wife's and child's benefits; survivor's benefits include widow's, widow's current, child's, and parent's benefits.

statements have increased, and suspensions decreased to such an extent that reinstatements effected for primary beneficiaries during January outnumbered suspensions by about two-fifths.

More than \$14.4 million was certified for monthly benefits in January, 2.4 percent more than in December and 24 percent more than in January 1943. Certifications of lump-sum death payments were 7.9 percent above the figure for the preceding month and 13.5 percent above that a year earlier.

Table 1.—Monthly benefits in force¹ in each payment status, ² actions effected during the month, and payments certified, by type of benefit, January 1944

[Current month's data corrected to Feb. 14, 1944]

Status of benefit and action	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
In force as of Dec. 31, 1943.....	685,393	\$16,143,098	379,298	\$8,832,515	109,350	\$1,354,664	250,691	\$3,080,910	16,876	\$945,452	95,195	\$1,876,864	4,013	\$52,603
Current-payment status.....	747,816	13,509,790	306,161	7,171,355	92,174	1,151,158	229,230	2,822,182	46,133	929,802	70,171	1,383,536	3,947	51,747
Deferred-payment status.....	3,148	59,201	1,924	41,101	373	4,409	430	5,368	127	3,194	287	5,028	7	101
Conditional-payment status.....	134,429	2,571,017	71,183	1,620,049	16,803	199,097	21,031	253,360	616	12,456	24,737	488,300	59	755
Suspended.....	113,952	2,141,375	62,293	1,376,337	14,137	162,665	17,805	212,912	422	8,372	19,240	380,397	55	692
Frozen.....	20,477	432,642	8,890	243,712	2,666	36,432	3,226	40,448	194	4,084	5,497	107,903	4	63
Actions during January 1944:														
Benefits awarded.....	23,803	447,153	7,846	198,370	2,985	39,342	7,402	97,542	2,119	42,980	3,276	67,767	85	1,152
Entitlements terminated ³	8,236	148,495	2,955	69,985	1,500	18,348	2,215	29,367	266	5,080	1,253	25,089	47	626
Net adjustments ⁴	-6	1,179	-5	-57	-2	-9	-5	912	-2	-21	7	338	1	16
In force as of Jan. 31, 1944.....	900,954	16,442,845	384,154	8,960,843	110,833	1,375,649	255,963	3,149,997	18,727	983,331	97,225	1,919,880	4,052	53,145
Current-payment status.....	764,561	13,831,770	312,588	7,330,578	94,066	1,176,269	234,392	2,890,258	47,947	966,872	71,681	1,415,481	3,987	52,312
Deferred-payment status.....	3,347	63,448	2,036	44,018	396	4,827	467	5,695	149	3,626	293	5,207	6	75
Conditional-payment status.....	132,946	2,547,627	69,530	1,586,247	16,371	194,553	21,104	254,044	631	12,833	25,251	499,192	60	758
Suspended.....	112,232	2,111,320	60,775	1,346,155	13,714	158,304	17,774	212,070	425	8,506	19,489	385,591	55	694
Frozen.....	20,714	436,307	8,755	240,092	2,657	36,249	3,330	41,974	206	4,327	5,762	113,601	4	64
Payments certified in January ⁵		\$16,031,377		\$7,564,669		\$1,219,968		\$3,061,437		\$994,512		\$1,551,919		\$55,231

¹ Represents total benefits awarded after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

² Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount which is less than current-month's benefit. Benefit in deferred-payment status is one withheld entirely for a known period. Benefit in conditional-payment status is one withheld entirely for an indefinite period; if previously in current or deferred-payment status, it is a suspended benefit; otherwise it is a frozen benefit.

³ Benefits are terminated when a beneficiary dies or loses entitlement to benefits for the reasons specified in 1939 amendments, sec. 202.

⁴ Adjustments result from operation of maximum and minimum provisions of 1939 amendments sec. 203 (a) and (b), and from other administrative actions.

⁵ Distribution by type of benefit estimated; includes retroactive payments. Includes \$1,581,546 paid as lump-sum benefits under 1939 amendments (payable with respect to workers who died after December 1939, if no survivor could be entitled to monthly benefits for month in which worker died) and \$2,095 paid as lump-sum benefits under 1935 act (payable with respect to workers who died prior to January 1940).

Under the Railroad Retirement Act*

Monthly benefits in force on January 31 numbered 163,000, at a total monthly rate of \$10.5 million (table 1). A net amount of \$11.2 million, including retroactive payments and lump-sum death benefits, was certified to the Treasury in the month.

Employee annuities.—Of the applications for employee annuities received in the latter half of 1943, 86 percent were for annuities with beginning dates either retroactive or less than 6 months in the future (table 2). The remainder were applications filed 6 months or more in advance of retirement. Applications filed by employees still in service who did not indicate when they intended to retire probably belonged in the latter group.

Most of the advance applications were made by individuals claiming age annuities. Individuals forced to quit work because of disability cannot readily plan their retirement in advance; on the contrary, they frequently do not give up, for some time, the thought of returning to service and do not request an annuity until there is no doubt that they can no

*Prepared by the Office of Director of Research, Railroad Retirement Board, in collaboration with the Bureau of Research and Statistics, Social Security Board.

longer work. Awards to more than half the disabled applicants had beginning dates 2 months prior to the date of filing, the earliest permitted.

Applications for employee annuities numbered 1,631 in January and certifications, 1,537. By far the largest number of deaths ever recorded for a single month was reported to the Board—1,236. The figure for January usually represents a peak, since deaths are more numerous in December than in any other month and are usually recorded a month after they occur. At the end of the month 137,000 employee annuitants were on the rolls, with an average monthly benefit of \$66.38.

Pensions.—Death removed 408 pensioners from the rolls in January, the largest number for any month since March 1941. The number of pensions in force at the end of the month was 22,400, and the average benefit payable, \$59.08.

Survivor payments.—On January 31 the Board was paying 3,559 survivor annuities at an average monthly rate of \$31.90, and 573 death-benefit annuities at an average of \$35.17. Lump-sum death benefits were certified during the month to survivors of 1,028 deceased employees, of whom 50 had already been awarded employee annuities. The average payment was \$382.98.

Table 2.—Railroad retirement: Applications for employee annuities received, by number of months between official filing date and beginning date and by type of annuity claimed, July–December 1943¹

Calendar months from official filing date to beginning date	Total ²		Age annuities				Disability annuities			
			65 or over		Under 65		30 years' service		Less than 30 years' service	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total.....	10,319	100.0	7,003	100.0	491	100.0	2,113	100.0	611	100.0
-2.....	2,321	22.5	796	11.3	57	11.6	1,087	51.5	347	56.8
-1.....	1,055	10.2	544	7.8	30	6.1	402	19.0	72	11.8
0.....	1,898	18.4	1,294	18.5	110	22.4	413	19.6	74	12.1
1.....	1,383	13.4	1,154	16.5	105	21.4	100	4.7	19	3.1
2.....	1,207	11.7	1,083	15.4	71	14.5	44	2.1	7	1.1
3-5.....	1,016	9.8	923	13.2	65	13.2	19	.9	6	1.0
6-8.....	248	2.4	216	3.1	18	3.7	5	.2	5	.8
9-11.....	90	.9	83	1.2	4	.8	1	(*)	2	.3
12 or more.....	389	3.8	313	4.5	11	2.2	0	0	50	8.2
Unknown.....	713	6.9	597	8.5	30	4.1	42	2.0	26	4.3

¹ Probable beginning date based on evidence in application.

² Includes 99 disability annuities, service unknown, and 2 age annuities, age unknown.

³ Less than 0.05 percent.

Table 1.—Railroad retirement: Annuities and pensions in force and net benefit payments certified to the Secretary of the Treasury, by class of benefit, January 1944¹

Period and action	Total		Employee annuities		Pensions to former carrier pensioners		Survivor annuities		Death-benefit annuities ²	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
In force as of Dec. 31, 1943.....	163,161	\$10,516,995	136,245	\$9,037,173	22,788	\$1,346,290	3,545	\$113,096	583	\$20,435
During January 1944:										
Initial certifications.....	1,628	109,074	1,537	105,887	0	0	34	1,062	57	3,124
Terminations by death (deduct).....	1,733	107,790	1,236	80,637	408	24,060	22	685	67	2,406
In force as of Jan. 31, 1944.....	163,039	10,518,551	136,533	9,063,011	22,374	1,321,839	3,559	113,546	573	20,153
Total payments (net).....		\$11,180,555		\$9,333,895		1,308,125		115,600		25,728

¹ For definitions of classes of benefit, see the *Bulletin*, October 1942, p. 25. Data for initial certifications are for period in which payment was certified, not for period in which it began to accrue. Data for terminations by death are for period in which notice of death was received, not for period in which beneficiary died. In-force data represent certifications less terminations by death; they are adjusted for recertifications, reinstatements, and terminations for reasons other than death (suspension, return to service, recovery from disability, commutation to lump-sum payment). Certifications are reported on an accounting-month

basis ended on approximately the 20th, terminations are reported through the 10th, and total payments are on calendar-month basis. Cents omitted.

² In a few cases, payments are made to more than 1 survivor on account of death of 1 individual; such payments are counted as single items. Terminations include those by death and by expiration of 12-month period for which death-benefit annuities are payable; nearly all terminations are of latter type.

³ Includes \$402,115 for lump-sum death benefits.

Social and Economic Data

Income Payments to Individuals

Income payments to individuals in January total \$12.7 billion, 1.2 percent more than in December and 15.6 percent above the amount for January 1943 (table 1). The increase from December was most marked for entrepreneurial income—2.5 percent as compared with 1.0 percent for dividends and interest and only 0.6 percent for wages and salaries.

Compensation of employees, which accounted for 71 percent of all income payments for the month, was 16 percent more than in January a year ago, but its proportion in the total was unchanged; entrepreneurial income and dividends and interest were 13 and 14 percent above the January 1943 levels.

The amount of public aid payments—\$79 million in direct relief—was the same in December and January but was 4.8 percent less than direct relief payments in January 1943, because of decreases in general assistance and aid to dependent children.

Social insurance and related payments—\$148 million—rose 2.1 percent from December and 6.5 percent from January 1943. Government allowances to dependents of members of the armed forces, exceeding social insurance and related payments for the first time, amounted to \$153 million in January, 173 percent more than in January 1943.

Payments under the selected social insurance and related programs increased slightly to a total of \$81.1 million (table 2). The gradual growth of the retirement programs and the relatively sharp increase in unemployment insurance payments, which is to be expected at this time of the year, were sufficient to cancel some of the previous drop in the latter and bring total payments slightly above the level of January 1943. State unemployment compensation expenditures, however, were still 57 percent below that level, though 23 percent above the December figure. Similarly, railroad unemployment insurance payments were 63 percent less than in January

1943, despite a rise of 77 percent from December. Unemployment benefits accounted for 6.6 percent of all January payments under the selected programs; the proportion for December was 5.5 percent and for January 1943, 15.4 percent.

Retirement, disability, and survivor payments totaled 10 percent more than in January 1943. Monthly retirement payments under the Social Security Act had moved up 19 percent and the number of beneficiaries increased 17 percent. Monthly retirement and disability payments under the veterans' program rose 7.0 percent, with a 6.5-percent increase in the number of beneficiaries. Over the same period, monthly payments to survivors increased 33 percent under the social security program, 10 percent under the veterans' program, and 4.8 percent under the railroad retirement system.

Of the total retirement, disability, and survivor payments in January 1944, 22 percent was paid under the Social Security Act in comparison with 19 percent a year earlier.

The retirement, disability, and survivor payments were distributed among approximately 2 million beneficiaries. Lump-sum payments of \$2.9 million were made to 16,500 survivors. The 772,000 monthly beneficiaries under the social security program represent slightly more than 482,000 families. The number of beneficiaries receiving monthly payments under the railroad and civil-service retirement programs—241,000—closely approximate the number of families which received benefits, since these programs do not provide supplementary benefits for wives and children of retired workers. The 987,000 monthly beneficiaries of the Veterans Administration program represent about 909,000 families. The \$5.3 million paid in unemployment benefits went to 85,300 beneficiaries.

Table 1.—Income payments to individuals, by specified period, 1936-44¹

[In millions; data corrected to Mar. 6, 1944]

Calendar year and month	Total ²	Compensation of employees ³	Entrepreneurial income, net rents, and royalties	Dividends and interest	Public aid		Social insurance and related payments ⁴	Military allowances ⁵
					Work relief ⁶	Direct relief ⁷		
1936.....	\$68,024	\$40,027	\$13,003	\$9,785	\$2,155	\$672	\$955	-----
1937.....	72,365	44,689	14,162	9,891	1,639	836	1,020	-----
1938.....	66,135	40,845	12,369	8,233	2,094	1,008	1,529	-----
1939.....	70,829	43,906	13,441	8,891	1,870	1,071	1,616	-----
1940.....	76,472	48,309	14,484	9,175	1,577	1,098	1,801	-----
1941.....	92,229	60,356	18,139	9,653	1,213	1,112	1,737	-----
1942.....	115,506	79,427	23,145	9,331	886	1,061	1,823	-----
1943.....	142,075	100,523	27,798	10,043	58	940	1,686	\$122
1944.....								1,020
January.....	11,013	7,773	2,151	791	19	83	139	56
February.....	11,236	7,913	2,231	799	15	81	139	58
March.....	11,448	8,007	2,340	806	11	78	141	64
April.....	11,614	8,140	2,364	813	7	77	138	75
May.....	11,680	8,220	2,348	820	4	76	138	74
June.....	11,826	8,357	2,341	828	2	77	140	80
July.....	11,930	8,457	2,334	837	0	78	140	83
August.....	12,066	8,524	2,388	847	0	77	140	89
September.....	12,067	8,612	2,280	859	0	78	142	95
October.....	12,207	8,707	2,309	870	0	78	142	100
November.....	12,401	8,844	2,344	881	0	78	142	112
December.....	12,587	8,969	2,368	892	0	79	145	134
1944.....								
January.....	12,735	9,026	2,427	901	0	79	148	153

¹ Compensation of employees; entrepreneurial income, net rents, and royalties; and dividends and interest adjusted for seasonal variation.

² Includes veterans' bonus; for totals for years 1936-42 see October 1943 *Bulletin*; January payment is \$1 million.

³ Wage and salary payments minus deductions for employee contributions to social insurance and related programs. Includes industrial pensions and payments to the armed forces.

⁴ Earnings of persons employed by NYA, WPA, and CCC. Excludes earnings of persons employed on other Federal agency projects financed from emergency funds; such earnings are included in compensation of employees.

⁵ Payments to recipients under 3 special public assistance programs and general assistance, value of food stamps issued by Food Distribution Administration under food stamp plan, and subsistence payments certified by Farm Security Administration.

⁶ Payments under programs of old-age and survivors insurance, railroad retirement, Federal, State, and local retirement, veterans' pensions, workmen's compensation, State unemployment compensation, and railroad unemployment insurance.

⁷ Government portion of payments to dependents of members of the armed forces; portion deducted from military pay included under compensation of employees as part of military pay rolls.

Source: U. S. Department of Commerce, Bureau of Foreign and Domestic Commerce.

Veterans and Their Survivors, Selected Characteristics in 1942-43

Nearly 622,000 veterans were receiving monthly payments for disability or age on June 30, 1943, and 312,000 survivors were receiving payments based on the service of 239,000 deceased veterans. Compensation for service-connected disabilities was being paid to 7,213 veterans of the current war; a year earlier there were 152. Despite this increase, which forecasts the eventual load to be anticipated from the present war, and a smaller increase for members of the Regular Establishment, the total number of living veterans on the rolls was slightly less than a year earlier (table 4). The recently issued *Annual*

Report of the Administrator of Veterans' Affairs for the fiscal year 1942-43 permits a summary of some characteristics of the beneficiary group, to supplement the regular monthly data on number of beneficiaries and amount of payments included regularly in the BULLETIN.

Data on age are available for 613,000 living veterans of the Spanish-American War, World Wars I and II, and the Regular Establishment; together, these veterans constituted nearly 99 percent of all veterans who were receiving monthly payments at the end of the fiscal year. Of these veterans as a group, 41 percent were less than 50 years of age and 81 percent less than 65. The Spanish-American War veterans, one-fourth

of whom were under age 65, averaged 67 years. World War I veterans averaged 50 years, and only 1.5 percent were 65 or older. No veteran of World War II had reached age 65; 72 percent were under 30 and the average age was 28 years. Veterans receiving benefits on the basis of peacetime service in the Regular Establishment showed a considerable range in ages; they averaged 40 years, and only 2.9 percent were 65 years or more.

Unlike payments under the other retirement and disability programs shown in table 2, veterans' payments are based largely on disability rather than age. In fact, provision for benefits based on age has not been enacted for service in wars subsequent to the Spanish-American War, and the

Table 2.—Payments under selected social insurance and related programs, by specified period, 1936-44¹

[In thousands; data corrected to Mar. 11, 1944]

Calendar year and month	Total	Retirement, disability, and survivor payments											Re-funds to employees leaving Federal civil service ⁵	Unemployment insurance payments		
		Monthly retirement and disability payments ²					Survivor payments							Total	State unemployment compensation laws ¹¹	Railroad Unemployment Insurance Act ¹²
		Total	Social Security Act ³	Railroad Retirement Act ⁴	Civil Service Commission ⁶	Veterans Administration ⁷	Monthly			Lump-sum						
							Social Security Act ³	Railroad Retirement Act ⁴	Veterans Administration ⁷	Social Security Act ³	Railroad Retirement Act ⁴	Civil Service Commission ⁶				
1936.....	\$461,760	\$458,765	-----	-----	\$683	\$51,630	\$299,001	-----	\$2	\$99,992	-----	\$4,062	\$3,395	\$2,864	\$131	-----
1937.....	505,143	499,532	-----	-----	40,001	53,694	299,660	-----	444	96,370	\$1,278	4,401	3,684	3,479	2,132	2,132
1938.....	972,926	575,814	-----	-----	96,766	56,118	301,277	-----	1,383	101,492	10,478	4,604	3,405	3,326	393,786	393,786
1939.....	1,046,006	608,095	-----	-----	107,282	58,331	307,512	-----	1,451	109,192	13,891	4,952	3,553	2,846	435,065	429,288
1940.....	1,191,908	654,042	\$21,075	114,166	62,019	317,851	\$7,784	1,448	105,696	11,736	2,497	5,810	3,960	3,277	534,589	518,700
1941.....	1,089,832	726,631	55,141	119,913	64,933	320,561	25,454	1,559	111,799	13,328	3,421	6,170	4,352	4,615	358,596	344,321
1942.....	1,137,074	780,364	80,304	122,806	68,115	325,265	41,702	1,603	111,193	15,034	4,114	6,108	4,120	6,357	350,353	344,084
1943.....	928,799	837,427	97,287	125,185	72,961	331,350	57,763	1,681	116,133	17,830	5,560	7,344	4,364	10,809	80,562	79,643
1944.....	81,006	74,011	8,880	10,637	6,319	129,213	5,568	141	110,371	1,584	402	563	1,333	1,738	5,346	5,211
January.....	80,392	67,307	7,464	10,302	5,913	27,310	4,171	135	9,423	1,395	313	538	343	701	12,384	12,182
February.....	79,208	67,763	7,623	10,364	5,941	27,293	4,308	138	9,332	1,432	421	547	342	408	11,038	10,878
March.....	80,532	68,778	7,781	10,386	5,968	27,410	4,492	140	9,445	1,672	414	627	435	870	10,887	10,744
April.....	77,138	68,890	7,871	10,106	5,985	27,410	4,615	128	9,530	1,635	517	668	417	781	7,475	7,309
May.....	76,515	69,171	7,976	10,114	6,022	27,449	4,735	128	9,549	1,665	565	601	367	907	6,437	6,383
June.....	75,849	69,288	8,004	10,432	6,067	27,456	4,770	143	9,480	1,398	513	639	395	571	5,990	5,950
July.....	76,115	69,702	8,193	10,447	6,087	27,820	4,824	143	9,309	1,418	517	678	367	817	5,594	5,564
August.....	75,629	69,511	8,262	10,565	6,096	27,307	4,912	148	9,427	1,416	470	665	342	886	5,234	5,191
September.....	76,497	70,475	8,358	10,602	6,180	27,393	5,050	142	9,845	1,434	483	644	339	1,544	4,477	4,438
October.....	75,924	71,376	8,471	10,609	6,195	27,716	5,174	146	10,200	1,433	465	625	341	957	3,591	3,546
November.....	76,421	71,926	8,566	10,615	6,228	28,204	5,284	142	10,244	1,442	437	619	343	915	3,582	3,540
December.....	79,020	73,250	8,686	10,643	6,280	28,574	5,422	148	10,349	1,468	445	602	333	1,453	4,316	4,274
1944.....	81,006	74,011	8,880	10,637	6,319	129,213	5,568	141	110,371	1,584	402	563	1,333	1,738	5,346	5,211

¹ Data represent payments to individuals and exclude cost of administration. Payments under Social Security and Railroad Retirement Acts (including retroactive payments) and payments under Railroad Unemployment Insurance Act are amounts certified; payments under Civil Service Commission and Veterans Administration are disbursements minus cancellations; State unemployment insurance payments are checks issued by State agencies. Totals are sums of unrounded figures, therefore may differ slightly from sums of rounded figures.

² Old-age retirement benefits under all acts, disability retirement benefits under Railroad Retirement and Civil Service Retirement Acts, and disability payments to veterans.

³ Represents primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated.

⁴ Amounts certified, minus cancellations. Monthly payments to survivors include annuities to widows under joint and survivor elections and 12-month death-benefit annuities to widows and next of kin.

⁵ Represents principally payments from civil-service retirement and disability fund but includes also payments from Canal Zone retirement and disability fund and Alaska Railroad retirement and disability fund administered by Civil

Service Commission. Monthly retirement payments include accrued annuities to date of death paid to survivors. Data for calendar years 1936-39 estimated on basis of fiscal-year data.

⁶ Veterans' pensions and compensation payments.

⁷ Represents widow's, widow's current, parent's, and child's benefits. Partly estimated.

⁸ Payments to widows, parents, and children of deceased veterans.

⁹ Represents survivor payments with respect to deaths of covered workers under both the 1935 and 1939 acts, and, for the period January 1937-August 1939, payments to covered workers at age 65 totaling \$9.9 million, which are not survivor payments.

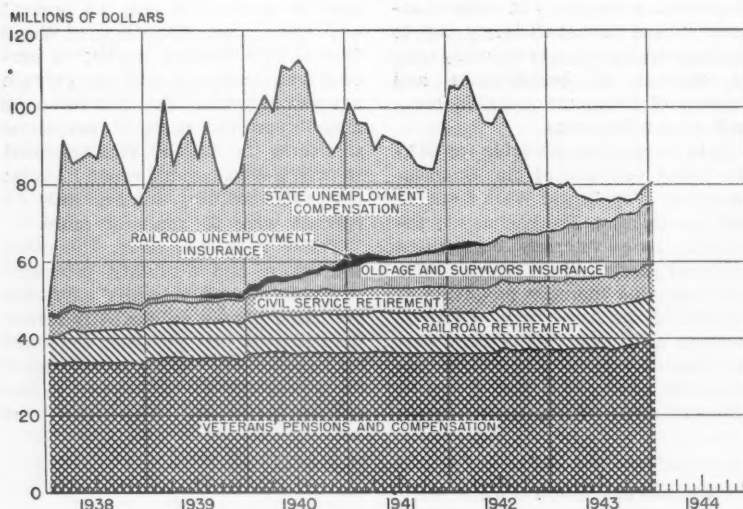
¹⁰ Payments for burial of deceased veterans.

¹¹ Annual figures adjusted for voided benefit checks; monthly figures unadjusted.

¹² 1941, 1942, and 1943 annual figures adjusted for underpayments and recoveries of overpayments; monthly figures unadjusted.

¹³ Preliminary estimate.

Chart 1.—Payments under selected social insurance and related programs, January 1938–January 1944



Spanish-American War veterans receiving such payments at the end of the fiscal year—46,800—constituted only 7.5 percent of all living veterans.

They made up a third of the group receiving payments for service in the Spanish-American War; of the 93,200 receiving disability benefits, all but

1,300 had non-service-connected disabilities.

Among veterans of World War I, on the other hand, 342,000 or 80 percent were receiving benefits for service-connected disabilities; of these, 97 percent had disabilities classified as permanent, and 10 percent, as permanent total. All the 85,000 veterans with non-service-connected disabilities were rated as permanently and totally disabled. This group is increasing steadily with the advancing age of the group and the consequent rise in hazards of illness and disability.

All payments to veterans of World War II were based on service-connected disabilities, and about 28 percent of the group were rated totally disabled. The greatest incidence of disability was at age 25, and their average age was about 28 years.

The average of all monthly benefits awarded for age or disability was \$43.39 at the end of June 1943, just what it had been in June 1942. Classified by wars, the average was higher for almost every classification, but

Table 3.—Individuals receiving payments under selected social insurance and related programs, by month, January 1943–January 1944

[In thousands; data corrected to Mar. 11, 1944]

Year and month	Retirement, disability, and survivor beneficiaries											Employees receiving refunds on leaving Federal civil service ⁹	Unemployment insurance beneficiaries	
	Monthly retirement and disability beneficiaries				Survivor beneficiaries								State unemployment compensation laws ¹⁰	Railroad Unemployment Insurance Act ¹¹
					Monthly			Lump-sum ⁸						
	Social Security Act ¹	Railroad Retirement Act ²	Civil Service Commission ³	Veterans Administration ⁴	Social Security Act ⁵	Railroad Retirement Act ⁶	Veterans Administration ⁷	Social Security Act	Railroad Retirement Act	Civil Service Commission	Veterans Administration			
1943														
January.....	358.4	154.9	72.8	622.8	262.3	3.8	311.5	9.8	1.0	0.7	3.7	10.0	226.8	4.0
February.....	364.6	155.4	73.4	622.0	260.7	3.9	311.2	10.2	1.3	.7	3.7	9.3	208.6	3.5
March.....	369.9	155.4	73.7	621.0	279.2	3.9	311.9	11.9	1.2	.8	4.4	14.8	181.5	2.6
April.....	375.1	155.6	74.0	620.8	288.2	3.9	312.2	11.8	1.4	1.0	4.1	13.1	131.2	1.9
May.....	380.6	155.6	74.4	621.9	297.2	3.9	313.4	11.9	1.6	.9	3.8	13.0	119.5	1.0
June.....	383.9	156.0	74.8	623.0	302.9	4.0	314.8	10.0	1.4	.9	3.8	12.2	100.3	.7
July.....	390.7	156.3	74.7	624.8	307.0	4.0	313.1	10.2	1.4	.9	3.7	20.9	90.6	.5
August.....	393.9	157.1	75.1	627.0	312.4	4.1	313.9	10.2	1.3	.8	3.2	22.3	88.8	.7
September.....	397.3	157.7	75.5	629.1	321.5	4.1	315.6	10.2	1.3	1.0	3.5	27.5	74.5	.7
October.....	401.3	158.1	76.0	633.7	329.5	4.1	318.4	10.1	1.2	1.3	3.4	17.3	60.7	.7
November.....	405.9	158.6	76.6	640.1	336.9	4.1	320.5	10.2	1.2	.8	3.4	18.4	56.4	.7
December.....	411.4	159.0	76.8	648.6	344.6	4.1	322.7	10.5	1.2	1.4	3.3	25.6	64.4	.7
1944														
January.....	419.3	158.9	77.5	663.1	352.8	4.1	323.4	11.2	1.0	1.0	3.3	29.8	84.0	1.3

¹ Primary beneficiaries and their wives and children for whom benefits were certified.

² Annuitants and pensioners on roll as of 20th of month; includes disability annuitants.

³ See table 2, footnote 5. Includes persons receiving survivor benefits under joint and survivor elections. Figures not adjusted for suspension of annuities of persons reemployed under National Defense Acts of June 28, 1940, and Jan. 24, 1942.

⁴ Veterans receiving pensions and compensation.

⁵ Widows, parents, and children for whom benefits were certified.

⁶ Widows receiving survivor benefits under joint and survivor elections and next of kin receiving death-benefit annuities for 12 months; number on roll as of 20th of month. Widows receiving both survivor and death-benefit annuities are counted twice, but 2 or more individuals sharing 1 death-benefit annuity are counted as 1.

⁷ Widows, parents, and children of deceased veterans on whose account payments were made during month.

⁸ For Social Security Act, deceased wage earners whose survivors received payments under either the 1935 or 1939 act; for Railroad Retirement Act, deceased wage earners whose survivors received payments certified in month ended on 20th calendar day; for Civil Service Commission, employees who died before retirement age and annuitants with unexpended balances whose survivors received payments; for Veterans Administration, survivors or other persons entitled to reimbursement for expenditures in connection with burial of deceased veterans.

⁹ See table 2, footnote 5, for programs covered.

¹⁰ Represents average weekly number of benefit recipients.

¹¹ Represents average number of persons receiving benefits for unemployment in a 14-day registration period.

veterans receiving the highest average benefits are steadily decreasing in number. The permanent-partial disability cases of World War I—a steadily increasing group which constituted almost half of all veterans receiving payments at the end of June 1943—received an average monthly benefit of \$32.96; their relatively low average results from the fact that, for 3 out of 5, the disability is rated as less than 30 percent. The average for veterans disabled in World War II was \$39.76.

Dependents of deceased veterans.—Of the 312,000 survivors on the rolls in June 1943, 51 percent were widows, 22 percent were children, and 27 percent were parents of veterans. The claims of the survivors were based on the service of 239,000 deceased veterans, an average of 1.31 survivors per case. Although the number of cases increased 1.0 percent from June 1942, the total number of dependents decreased 0.1 percent. The number of children receiving benefits dropped 6.5 percent, primarily because of the age limitation for eligibility, while the number of widows and parents on the rolls increased 1.0 and 3.4 percent, respectively. The monthly value of all benefits was \$38.93 per case and \$29.78 per dependent.

Dependents of veterans of the Spanish-American War, World Wars I and II, and the Regular Establishment totaled 276,000, of whom 126,000 were widows. Of the widows, 77 percent were the sole beneficiary of the veteran and 20 percent were receiving payments jointly with children but no other dependents of the veteran. Monthly benefits paid these widows ranged from \$29.97 for those who were the sole beneficiary of a veteran with non-service-connected disability—56 percent of all widows—to \$57.96 for widows with children whose payments were based on a service-connected death—only 9 percent. All the 84,532 parents receiving benefits were dependents of veterans who died of service-connected disabilities. Benefits for mothers alone and fathers alone, 63 percent of the parent group, averaged slightly more than \$43; mothers and fathers receiving a joint payment, 30 percent of the group, averaged \$48.59.

Pensions at an average monthly rate of \$48.42 were being paid to dependents of 8,136 veterans of World War II who had died from service-connected injury or disease; more than half of these payments—56 percent—went to parents alone, 38 percent to widows and children, and the rest to a combination of both groups

of dependents. The average age at death of World War II veterans was about 26 years.

The lower average benefit for widows, as compared with parents, reflects the provisions in effect throughout 1942-43, which gave smaller benefits to widows under 50 than to those 50 years or older. With the elimination of this differential and the adoption of higher rates under Public Law No. 144, effective in July 1943, the average benefits of widows will increase.¹

Financial and Economic Data

Receipts

Social security tax receipts in January amounted to 1.7 percent of total Federal receipts, as compared with 6.2 percent in January 1943. The sizable decline in this proportion resulted from the fact that total receipts were 237 percent larger than in the previous January, while social security collections were 6 percent smaller (table 1). For the first 7 months of the current fiscal year, social security collections represented 3.1 percent of total Federal receipts.

Federal insurance contributions in January (\$33.8 million) were about \$3.3 million or 9 percent below the amount in January 1943 and \$7.7 million less than October collections. Receipts under the Federal Unemployment Tax Act (\$14.2 million) paid mostly of taxes on 1943 pay rolls. Although returns for unemployment taxes on last year's pay rolls were due on January 31, the major proportion of the collections is not recorded until February.

Tax receipts under each of the five selected social insurance programs (table 2) were larger in the first 7 months of the current fiscal year than in the same months of 1942-43. About \$858 million, or 49.6 percent of all social insurance tax collections during this period, was included in gross receipts of the general and special accounts of the Treasury. The remainder consisted of State unemployment contributions and 90 per-

Table 4.—Number of living veterans receiving monetary benefits¹ and deceased veterans on whose account dependents were receiving compensation or pensions as of June 30, 1942 and 1943, and total disbursements during fiscal years 1941-42 and 1942-43, by period of service

Period of service	1942-43		1941-42	
	Number on roll, June 30, 1943	Disbursements during fiscal year	Number on roll, June 30, 1942	Disbursements during fiscal year
Total.....	860,080	\$442,360,320	859,694	\$431,283,710
Living veterans.....	621,572	329,574,733	623,659	320,373,510
Deceased veterans.....	238,508	112,785,587	236,035	110,910,200
War of 1812: Deceased veterans.....	1	240	1	240
Mexican War: Deceased veterans.....	82	40,324	95	54,966
Indian Wars.....	4,794	2,408,854	5,389	2,683,535
Living veterans.....	1,475	1,156,236	1,713	1,332,595
Deceased veterans.....	3,319	1,252,618	3,676	1,350,940
Civil War.....	33,177	16,553,415	38,689	19,525,453
Living veterans.....	625	870,565	975	1,340,515
Deceased veterans.....	32,552	15,682,850	37,714	18,184,938
Spanish-American War.....	204,494	122,988,548	209,833	128,674,153
Living veterans.....	140,093	99,457,200	146,886	102,692,905
Deceased veterans.....	64,391	23,531,288	62,947	22,981,248
World War I.....	545,330	270,956,693	550,929	263,870,651
Living veterans.....	428,964	208,107,228	432,409	199,371,996
Deceased veterans.....	116,366	62,849,465	118,520	64,498,655
World War II.....	15,354	6,590,882	1,246	200,788
Living veterans.....	7,218	2,820,618	1,933	11,913
Deceased veterans.....	8,136	3,770,264	1,313	188,875
Regular Establishment.....	56,858	22,512,364	53,512	19,293,923
Living veterans.....	43,197	17,162,827	41,583	15,623,585
Deceased veterans.....	13,661	5,349,537	11,929	3,670,338

¹ Excludes insurance and adjusted compensation.
² 59 retired reserve officers of World War II are included with data for the Regular Establishment

in 1941-42. In 1942-43, reserve officers are classified with World War II veterans.

¹ For a summary of recent legislation affecting payments and services to veterans, see the *Bulletin*, August 1943, pp. 66-67.

cent of the railroad unemployment insurance contributions.

Expenditures

Total Federal expenditures under the Social Security Act and under the Railroad Retirement Board, including net appropriations and transfers to the old-age and survivors insurance trust fund and the railroad retirement account, amounted to \$124 mil-

lion in January (table 1), 1.6 percent of total Federal expenditures during the month. A year earlier this ratio was 2.0 percent. Federal expenditures for all purposes totaled \$7.6 billion, about 19 percent more than the corresponding amount in January 1943. Aggregate expenditures exceeded current receipts from all sources by \$4.8 billion in January and by approximately \$30 billion during

the first 7 months of the fiscal year.

The public debt of the United States rose from \$137 billion as of June 30, 1943, to \$171 billion as of January 31. Net additional investments acquired by the old-age and survivors insurance trust fund and the unemployment trust fund during the same period amounted to \$1,330 million, or 3.9 percent of the total increase in the public debt. At the end of January,

Table 1.—Social security and total Federal receipts, expenditures, and public debt, by specified period, 1936-44

[In millions]																			
Period	General and special accounts										Trust accounts, etc., ⁵ excess receipts (+) or expenditures (-)	Change in general fund balance	Public debt						
	Receipts of Federal Government				Expenditures ⁴ of Federal Government								Total	Old-age and survivors insurance trust fund	Unemployment trust fund	Railroad retirement account	All other		
	Total ¹	Social security taxes ²	Railroad retirement and unemployment taxes ³	All other	Total ¹	Under the Social Security Act		Under the Railroad Retirement Board		All other									
						Ad-minis-trative ex-penses and grants to States ¹	Net appro-priations and transfers to old-age and survivors insurance trust fund	Ad-minis-trative ex-penses	Trans-fers to rail-road retirement account										
Fiscal year:																			
1936-37	\$5,294	\$252	(7)	\$5,042	\$8,442	\$183	\$265	\$1	-----	\$7,993	-\$3,149	+\$374	-\$128	\$36,425	\$267	\$312	-----	\$35,846	
1937-38	6,242	604	\$150	5,488	7,626	291	387	3	\$146	6,799	-1,384	+306	-338	37,165	662	872	-----	\$66	35,565
1938-39	5,668	631	109	4,928	9,210	342	503	3	107	8,255	-3,542	+890	+622	40,440	1,177	1,267	67	37,929	39,441
1939-40	5,925	712	126	5,087	9,537	379	539	8	121	8,490	-3,612	+137	-947	42,968	1,738	1,710	79	44,233	44,233
1940-41	8,269	788	144	7,337	13,372	447	661	7	124	12,133	-5,103	-148	+742	48,961	2,381	2,273	74	51,989	51,989
1941-42	13,668	1,016	178	12,474	33,285	501	869	10	141	31,744	-19,598	-3,506	+358	72,422	3,202	3,139	92	85,989	85,989
1942-43	23,385	1,289	219	21,877	79,282	504	1,103	8	215	77,452	-55,897	-1,861	+6,515	136,696	4,237	4,367	178	127,914	127,914
7 months ended:																			
January 1942	5,193	498	83	4,612	14,560	320	449	6	109	13,676	-9,367	-1,366	+317	60,012	2,726	2,771	112	54,403	54,403
January 1943	9,122	618	107	8,397	42,043	332	564	5	180	40,962	-32,921	-993	+4,732	111,069	3,645	3,717	197	103,510	103,510
January 1944	23,456	727	131	22,598	83,249	322	668	3	228	82,028	-29,793	-1,438	+2,732	170,659	4,768	5,166	333	160,392	160,392
1943																			
January	824	51	1	772	6,408	56	35	1	34	6,282	-5,584	-135	-2,819	111,069	3,645	3,717	197	103,510	103,510
February	1,190	336	8	846	6,354	25	235	1	-----	6,093	-5,164	-122	-2,331	114,024	3,632	3,970	187	106,235	106,235
March	5,207	6	44	5,157	7,355	37	1	1	-----	7,316	-2,147	-549	-1,213	115,507	3,893	3,992	176	107,446	107,446
April	1,555	47	3	1,505	7,507	59	41	1	35	7,371	-5,952	-148	+8,438	129,849	3,880	4,016	200	121,753	121,753
May	1,742	276	6	1,460	7,697	37	262	(7)	-----	7,398	-5,955	-39	+70	135,913	3,880	4,285	189	127,559	127,559
June	4,569	6	51	4,512	8,327	15	(7)	1	-----	8,311	-3,758	-206	-3,180	136,696	4,237	4,367	178	127,914	127,914
July	2,048	47	1	2,000	7,153	58	41	(7)	161	6,893	-5,105	-635	-912	141,524	4,224	4,405	332	132,583	132,583
August	3,005	295	15	2,695	7,901	52	284	(7)	-----	7,565	-4,896	+131	-2,231	144,059	4,224	4,708	321	134,806	134,806
September	5,448	4	49	5,395	7,535	32	(7)	(7)	-----	7,503	-2,087	-410	+11,794	158,349	4,499	4,740	310	148,800	148,800
October	2,069	45	1	2,023	7,495	57	39	(7)	34	7,365	-5,426	-132	+1,139	165,047	4,499	4,768	332	155,445	155,445
November	2,370	284	8	2,078	8,110	40	271	(7)	-----	7,799	-5,740	+290	-4,338	166,158	4,499	5,056	321	156,282	156,282
December	5,737	5	56	5,676	7,453	24	1	1	-----	7,427	-1,716	-667	-2,664	165,877	4,779	5,095	310	155,693	155,693
1944																			
January	2,770	48	1	2,730	7,602	58	32	(7)	34	7,478	-4,823	-14	-55	170,659	4,768	5,166	333	160,392	160,392

¹ Beginning July 1940, Treasury reports of net receipts and expenditures of general and special accounts exclude appropriations to old-age and survivors insurance trust fund minus reimbursements to Treasury for administrative expenses; such net appropriations are included in this table for comparison with previous periods.

² Represents collections under Federal Insurance Contributions Act and Federal Unemployment Tax Act.

³ Represents total collections under Carriers Taxing Act and 10 percent of collections under Railroad Unemployment Insurance Act (see table 2, footnote 5).

⁴ Checks cashed and returned to Treasury. Excludes public-debt retirement.

⁵ Includes administrative expenses under Wagner-Peyser Act for employment service administration, July 1940-December 1941, but excludes grants to States

under that act; the latter are included in "all other." From Jan. 1 through Nov. 30, 1942, includes Federal expenditures for operation of employment services in the States. Excludes administrative expenses incurred by Treasury prior to July 1940 in administration of title II of Social Security Act and Federal Insurance Contributions Act. Also excludes funds for disease and sanitation investigations of Public Health Service.

⁶ Includes all trust accounts, increment resulting from reduction in weight of gold dollar, expenditures chargeable against increment on gold (other than retirement of national bank notes), and receipts from seigniorage.

⁷ Less than \$500,000.

Source: Daily Statement of the U. S. Treasury.

the combined investments of the two funds totaled \$9,934 million, or 5.9 percent of the total interest-bearing public debt.

The computed average rate of interest on the interest-bearing public debt increased slightly during January, for the third consecutive month, and stood at 1.959 percent at the end of the month as compared with 1.956 percent a month earlier and 2.049 percent on January 31, 1943. Special obligations issued to the two trust funds in February bore the same interest rate as in immediately preceding months—1½ percent.

Total Federal expenditures of \$58 million in January for grants to States and administrative expenses under the Social Security Act raised

the total for the first 7 months of the current fiscal year to \$322 million (table 3), 2.8 percent less than in the corresponding period of the preceding fiscal year. Of the four grants-in-aid programs administered by the Social Security Board, expenditures for old-age assistance and aid to the blind increased, while those for aid to dependent children and for unemployment compensation administration declined. Of the programs administered by other agencies, expenditures for public health and child welfare services declined and those for maternal and child health and crippled children increased. Administrative expenses were slightly below corresponding totals last year.

Status of Trust Accounts

Assets of the old-age and survivors insurance trust fund increased \$16.7 million in January, bringing total assets to \$4,837 million at the end of the month (table 4). Appropriations to the trust fund, which equaled insurance contributions collected, amounted to \$33.8 million. Total appropriations of \$686 million for the first 7 months of 1943-44 were 18.2 percent more than in the corresponding months of 1942-43. As in previous months, one-third of the estimated quarterly reimbursement for administrative expenses was deducted from total assets in January in advance of actual repayment to the

Table 2.—Social insurance taxes under selected programs, by specified period, 1936-44

[In thousands]

Period	Old-age and survivors insurance		Unemployment insurance		
	Federal insurance contributions ¹	Taxes on carriers and their employees ²	State unemployment contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions ⁵
Cumulative through January 1944.....	\$5,246,349	\$1,022,213	\$6,710,969	\$773,445	\$361,181
Fiscal year:					
1936-37.....	194,346	345	(7)	* 57,751	-----
1937-38.....	514,406	150,132	(7)	* 90,104	-----
1938-39.....	530,358	109,257	803,007	100,869	-----
1939-40.....	604,694	120,967	853,955	107,523	49,167
1940-41.....	600,555	136,942	888,450	97,677	68,162
1941-42.....	895,619	170,012	1,063,901	119,944	84,738
1942-43.....	1,130,495	208,795	1,215,201	158,361	102,710
7 months ended:					
January 1942.....	464,740	79,023	694,082	33,574	39,067
January 1943.....	580,150	102,156	712,966	38,941	49,810
January 1944.....	685,876	125,764	819,991	41,217	56,404
1943.....					
January.....	37,117	1,075	128,366	13,606	64
February.....	236,743	7,387	173,586	99,042	1,271
March.....	2,858	41,766	4,485	3,243	25,201
April.....	43,407	2,971	147,548	3,260	94
May.....	264,568	5,897	168,030	11,653	470
June.....	2,769	48,618	8,585	3,121	25,864
July.....	43,584	1,119	146,939	3,226	69
August.....	286,625	15,027	197,513	8,051	1,316
September.....	3,018	46,175	4,787	1,063	24,863
October.....	41,542	1,091	136,021	3,031	1,353
November.....	273,587	8,206	196,735	10,478	1,523
December.....	3,671	52,914	9,273	1,145	27,069
1944.....					
January.....	33,849	1,231	128,723	14,222	211

¹ Tax effective Jan. 1, 1937, payable by employers and employees.

² Federal tax effective Mar. 1, 1936, payable by carriers and employees.

³ Represents contributions plus penalties and interest collected from employers and contributions from employees, deposited in State clearing accounts. Data include contributions based on wages from railroad industry prior to July 1, 1939. Data reported by State agencies, corrected to Feb. 22, 1944.

⁴ Tax effective Jan. 1, 1936, payable by employers only. Amounts paid into State unemployment funds not included.

⁵ Tax effective July 1, 1939, payable by employers only. Amounts differ from figures in table 1, which represent only the 10 percent deposited in general and special accounts of Treasury.

⁶ Includes \$40,561,886 subsequently refunded to States which did not collect taxes on 1936 pay rolls and in which employers paid full tax to the Federal Government.

⁷ Not available.

Source: Daily Statement of the U. S. Treasury, unless otherwise noted.

Table 3.—Federal appropriations and expenditures for administrative expenses and grants to States under the Social Security Act, by specified period, 1942-44¹

[In thousands]

Item	Fiscal year 1942-43		Fiscal year 1943-44	
	Appropriations ²	Expenditures through January ³	Appropriations ²	Expenditures through January ³
Total.....	\$544,688	\$331,579	\$482,038	\$322,317
Administrative expenses.....	27,128	18,320	25,510	15,186
Federal Security Agency, Social Security Board ⁴	26,042	14,002	24,900	13,585
Department of Labor, Children's Bureau.....	376	200	360	251
Department of Commerce, Bureau of the Census.....	110	216	250	163
Department of the Treasury ⁵	(7)	3,903	(7)	4,188
Grants to States.....	517,560	313,259	456,528	304,130
Federal Security Agency.....	506,360	306,834	445,328	296,585
Social Security Board.....	495,360	298,519	434,328	288,940
Old-age assistance.....	329,000	199,842	325,000	218,017
Aid to dependent children.....	78,000	45,474	65,000	35,966
Aid to the blind.....	8,710	5,384	9,000	6,416
Unemployment compensation administration.....	70,650	* 48,119	35,328	28,541
Public Health Service: Public health work.....	11,000	8,015	11,000	7,919
Department of Labor, Children's Bureau.....	11,200	6,424	11,200	7,272
Maternal and child health services.....	5,820	3,273	5,820	4,057
Services for crippled children.....	3,870	2,111	3,870	2,198
Child welfare services.....	1,510	1,039	1,510	1,018

¹ Excludes some funds appropriated and expended under the Social Security Act, because they are not separated from other Federal funds for similar purposes.

² Excludes unexpended balance of appropriations for previous fiscal year.

³ Based on checks cashed and returned to the Treasury. Includes expenditures from reappropriated balance of appropriations for previous fiscal year.

⁴ Includes amounts expended by the Board in administration of title II of the act, reimbursed to general fund of the Treasury.

⁵ Represents amounts expended by the Treasury in administration of title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed to general fund of the Treasury.

⁶ Not available.

⁷ Through Nov. 30, 1942, includes Federal expenditures for operation of employment services in the States.

Source: Various Federal appropriation acts (appropriations); Daily Statement of the U. S. Treasury (expenditures).

Table 4.—Status of the old-age and survivors insurance trust fund, by specified period, 1936-44

[In thousands]

Period	Receipts		Expenditures		Assets			
	Transfers and appropriations to trust fund ¹	Interest received ²	Benefit payments ³	Reimbursement for administrative expenses	Net total of Treasury notes and bonds acquired ⁴	Cash with disbursing officer at end of period	Credit of fund account at end of period ⁵	Total assets at end of period
Cumulative through January 1944.....	\$5,105,131	\$304,277	\$460,552	\$111,715	\$4,767,834	\$30,816	\$38,490	\$4,837,140
Fiscal year:								
1936-37.....	265,000	2,262	27	-----	267,100	73	62	267,235
1937-38.....	387,000	15,412	5,404	-----	395,200	1,931	113,012	777,243
1938-39.....	503,000	26,951	13,802	-----	514,900	3,036	66	1,180,302
1939-40.....	550,000	42,489	15,805	-----	569,900	6,098	500	1,744,698
1940-41.....	688,141	55,958	64,342	-----	642,500	10,778	6,238	2,397,615
1941-42.....	895,619	71,007	110,281	26,766	821,034	20,384	5,176	3,227,194
1942-43.....	1,130,495	87,403	149,304	27,492	1,035,200	24,495	6,966	4,268,296
7 months ended:								
January 1942.....	464,740	742	58,461	15,375	345,800	17,260	45,601	2,780,261
January 1943.....	580,150	2,002	81,975	16,174	443,800	24,987	40,775	3,711,197
January 1944.....	685,876	2,795	101,498	18,329	531,000	30,816	38,490	4,837,140
1943								
January.....	37,117	164	12,386	1,809	-10,000	24,987	40,775	3,711,197
February.....	236,743	244	12,548	1,809	-13,000	25,434	275,958	3,933,827
March.....	2,858	946	13,605	1,804	260,600	24,793	4,389	3,922,215
April.....	43,407	306	13,547	2,566	-13,000	24,238	45,543	3,949,815
May.....	264,568	-----	13,721	2,566	-----	24,509	293,552	4,198,096
June.....	2,769	83,907	13,909	2,566	356,800	24,495	6,966	4,268,296
July.....	43,584	8	13,696	2,823	-13,000	23,792	47,743	4,295,369
August.....	286,625	-----	13,938	2,823	-----	23,845	317,554	4,565,234
September.....	3,018	554	14,301	2,823	275,051	24,468	28,328	4,551,682
October.....	41,542	-----	14,549	2,619	-----	25,910	51,260	4,576,055
November.....	273,587	-----	14,748	2,619	-----	27,152	306,237	4,832,274
December.....	3,671	2,122	14,990	2,619	279,949	29,097	12,527	4,820,458
1944								
January.....	33,840	110	15,275	2,002	-11,000	30,816	38,490	4,837,140

¹ Beginning July 1940, trust fund appropriations equal taxes collected under Federal Insurance Contributions Act.² Interest on investments held is credited annually in June; on investments redeemed, in month of redemption.³ Based on checks cashed and returned to Treasury.⁴ Minus figures represent net total of notes redeemed; includes accrued interest.⁵ Prior to July 1940, includes balance of appropriation available for transfer.

Source: Daily Statement of the U. S. Treasury.

Table 5.—Status of the railroad retirement account, by specified period, 1938-44

[In thousands]

Period	Receipts			Transfers from appropriation to trust fund	Benefit payments ¹	Assets at end of period			
	Amount appropriated	Interest received	Total			3-percent special Treasury notes	To credit of appropriation ²	To credit of disbursing officer	Total
Cumulative through January 1944.....	\$1,116,871	\$18,049	\$1,134,920	\$1,082,371	\$754,583	\$333,000	\$34,700	\$12,636	\$380,336
Fiscal year:									
Through June 1938.....	146,500	1,411	147,911	146,406	79,849	66,200	234	1,628	68,062
1938-39.....	118,250	2,202	120,452	107,094	105,774	67,200	13,206	2,334	82,740
1939-40.....	120,150	2,283	122,433	120,650	113,090	79,400	10,847	1,826	92,073
1940-41.....	113,600	2,534	116,134	124,350	121,174	74,000	2,503	10,530	87,033
1941-42.....	140,850	3,143	143,993	140,850	126,244	91,500	1,597	11,686	104,782
1942-43.....	214,801	5,777	220,578	214,801	130,465	178,000	4,120	12,776	194,896
1943-44 (through January).....	262,720	700	263,420	228,220	77,979	333,000	34,700	12,636	380,336
1943									
January.....	-----	184	184	34,000	10,816	197,000	34,800	13,044	244,934
February.....	-----	193	193	-----	10,837	187,000	34,900	12,391	234,291
March.....	-----	238	238	-----	11,089	176,000	34,944	12,495	223,440
April.....	-----	241	241	34,700	11,073	200,000	248	12,360	212,607
May.....	-----	292	292	-----	11,045	189,000	302	12,552	201,854
June.....	-----	4,117	4,117	-----	11,076	178,000	4,120	12,776	194,896
July.....	262,720	10	262,730	160,720	11,078	332,000	102,052	12,495	446,548
August.....	-----	46	46	-----	11,077	321,000	102,049	12,468	435,517
September.....	-----	74	74	-----	11,088	310,000	102,076	12,427	424,503
October.....	-----	101	101	33,500	11,283	332,000	68,608	12,713	413,321
November.....	-----	129	129	-----	11,144	321,000	68,633	12,672	402,305
December.....	-----	156	156	-----	11,096	310,000	68,673	12,693	391,366
1944									
January.....	-----	184	184	34,000	11,214	333,000	34,700	12,636	380,336

¹ Based on checks cashed and returned to Treasury.² Represents balances in appropriation and trust fund accounts, including net credit from adjustments such as cancellations and repayments.³ Appropriation reduced by transfer of \$9 million in October 1940 to prior-service account for collection of service and compensation data of railroad workers prior to 1937.

Source: Daily Statement of the U. S. Treasury.

Treasury. The January deduction, \$2.0 million, indicated that the total reimbursement during the quarter would be about \$1.9 million less than in the preceding quarter.

During the month, \$11 million in 1½-percent special Treasury notes, 1948 series, was redeemed and the proceeds made available to the disbursing officer for benefit payments and reimbursement to the Treasury for administrative expenses. No new securities were acquired. Benefit payments totaled \$15.3 million, an increase of \$285,000 over December payments.

Investments of the fund at the end of January were \$4,768 million, with an average rate of interest of 2.222 percent; a year earlier the rate was 2.441 percent.

Assets of the railroad retirement

account totaled \$391 million at the beginning of 1944. Interest amounting to \$184,000 was added during January and benefit payments totaling \$11.2 million deducted, leaving a balance of \$380 million in the account at the end of the month. The amount to the credit of the appropriation account was reduced from \$68.7 million to \$34.7 million by the transfer of \$34.0 million to the trust fund. The part of this transfer not needed for benefit payments in January was invested in 3-percent Treasury notes, bringing total investments to \$333 million.

Receipts of the unemployment trust fund were \$36.0 million in January (table 6), of which \$197,000 represented deposits of the Railroad Retirement Board in the railroad unemployment insurance account and the

remainder, deposits in State accounts. Cumulative receipts during the first 7 months of the current fiscal year, including interest, amounted to \$823 million, \$119 million more than in the corresponding period of 1942-43. Withdrawals from State accounts for benefit payments increased approximately 46 percent from December to January to reach their highest level since June 1943.

Total assets of the fund at the end of January were \$5,177 million. During the month, the fund acquired an additional \$71 million in 1½-percent special certificates of indebtedness, 1944 series, raising its total investments to \$5,166 million. The average rate of interest on investments held at the end of the month was 1.888 percent, as compared with 2.236 percent a year earlier.

Table 6.—Status of the unemployment trust fund, by specified period, 1936-44¹

[In thousands]

Period	Total assets at end of period	Net total of Treasury certificates and bonds acquired ²	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals ³	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period ⁴
Cumulative through January 1944.....	\$5,177,412	\$5,166,000	\$11,412	\$6,662,194	\$306,916	\$2,227,471	\$4,741,637	\$325,075	\$19,208	\$43,554	\$435,770
Fiscal year:											
1936-37.....	312,389	293,398	94	201,703	2,737	1,000	312,389				
1937-38.....	884,247	559,705	12,247	747,680	15,172	190,975	884,247				
1938-39.....	1,280,539	895,000	13,539	811,251	26,837	441,795	1,280,539				
1939-40.....	1,724,862	443,000	14,862	859,864	37,524	484,764	1,683,164	44,249	202	14,552	31,699
1940-41.....	2,283,658	563,000	10,658	892,023	45,893	537,343	2,093,737	61,347	3,059	17,784	189,921
1941-42.....	3,150,103	866,000	11,103	1,095,991	61,998	368,070	2,883,654	76,266	5,424	9,072	266,447
1942-43.....	4,372,460	1,228,000	5,460	1,217,686	75,563	174,334	4,002,569	92,441	6,861	1,834	369,888
7 months ended:											
January 1942.....	2,775,418	498,000	4,418	613,708	28,750	187,591	2,548,602	35,161	2,515	4,709	226,797
January 1943.....	3,726,317	678,000	9,317	620,912	34,800	132,210	3,407,156	44,630	3,174	1,265	319,158
January 1944.....	5,177,412	799,000	11,412	727,159	41,101	29,191	4,741,637	50,772	3,722	311	435,770
1943											
January.....	3,726,317	30,000	9,317	39,972		11,530	3,407,156	57		190	319,158
February.....	3,977,252	253,000	7,252	261,206		11,243	3,657,119	1,144		173	320,129
March.....	4,000,027	22,000	8,027	11,209		10,955	3,657,373	22,681		160	342,650
April.....	4,027,054	24,021	11,033	34,839		7,780	3,684,432	86		118	342,618
May.....	4,298,319	269,000	13,299	276,672		5,758	3,955,346	423		71	342,970
June.....	4,372,460	81,979	5,460	12,848		6,388	4,002,569	23,278		47	369,888
July.....	4,411,878	38,000	6,878	43,628	40,763	4,207	4,041,990	62	3,687	65	369,885
August.....	4,719,315	303,000	11,315	299,709		5,124	4,336,575	1,185		33	382,737
September.....	4,746,325	32,000	6,325	8,855		4,182	4,341,248	22,377		40	405,074
October.....	4,779,705	28,000	11,705	35,567		3,366	4,373,449	1,217		39	406,252
November.....	5,066,953	288,000	10,953	289,375		3,457	4,659,367	1,372		42	407,582
December.....	5,146,745	39,000	51,745	14,238	41,101	3,594	4,711,112	24,362	3,722	37	435,629
1944											
January.....	5,177,412	71,000	11,412	35,787		5,282	4,741,637	197		56	435,770

¹ Beginning July 1939, contains separate book account for railroad unemployment insurance, in which are held moneys deposited by the Railroad Retirement Board and from which the Secretary of the Treasury makes benefit payments as certified by the Railroad Retirement Board. Contains also separate account for each State agency, in which are held all moneys deposited from State unemployment funds and from which State agencies withdraw amounts as required for benefit payments.

² Includes accrued interest.

³ Includes transfers from State accounts to railroad unemployment insurance account amounting to \$105,901,000.

⁴ Includes transfers from railroad unemployment insurance administration fund amounting to \$29,082,667.

Source: Daily Statement of the U. S. Treasury.

Recent Publications in the Field of Social Security

War and Social Services

"Conditions in the Baltic Republic and White Russia Under German Occupation; Economic and Labour Measures in 1941-1942." *International Labour Review*, Montreal, Vol. 49, No. 2 (February 1944), pp. 171-190.

Employment measures, labor recruitment, food conditions, and social insurance are described on the basis of information from German sources.

"Conference on Emergency Maternity and Infant Welfare." *Journal of the American Medical Association*, Chicago, Vol. 123, No. 17 (Dec. 25, 1943), pp. 1125-1126.

Reports on a meeting called last December by the Children's Bureau at which the American Medical Association and other private and public organizations were represented. An editorial also discusses the subject.

"Emergency Maternity and Infant Care Program: Statement of Administrative Policies." *Journal of the American Medical Association*, Chicago, Vol. 124, No. 4 (Jan. 22, 1944), pp. 241-246.

A statement by the Children's Bureau for those providing care for the wives and babies of enlisted men. Discussion appears in an editorial in the same issue.

GUFFEY, HAZEL. "Opportunity and Challenge." *Manpower Review*, Washington, Vol. 11, No. 2 (February 1944), pp. 6-8.

Place of the local public employment office in demobilization.

NATIONAL ASSOCIATION OF MANUFACTURERS OF THE UNITED STATES OF AMERICA. *Health on the Production Front*. New York: The Association, 1944. 80 pp.

Suggested programs in the main fields of industrial health practices for war production plants.

PATE, JAMES E. "Mobilizing Manpower." *Social Forces*, Chapel Hill, N. C., Vol. 22, No. 2 (December 1943), pp. 154-162.

"The Rehabilitation of Discharged Service Personnel in New Zealand; First Report of the Rehabilitation Board." *International Labour Review*, Montreal, Vol. 49, No. 2 (February 1944), pp. 197-205.

SCHLOTTERBECK, KARL T. *Postwar Re-Employment; The Magnitude of*

the Problem. Washington: Brookings Institution, 1943. 27 pp. (Pamphlet No. 54.)

An analysis of the short-term post-war employment problem which concludes that "the outlook for satisfactory employment is distinctly encouraging."

SINCLAIR, FRANK. *America Faces a Challenge; Volume 3 of a Series of Articles From the Milwaukee Journal Discussing Problems of Returning Servicemen*. Milwaukee: The Journal Company, 1943. 82 pp.

STEWART, CHARLES D. "Looking Toward D-Day." *Manpower Review*, Washington, Vol. 11, No. 2 (February 1944), pp. 4-5 ff.

The "probable magnitude and character of prospective changes in the American labor force converting again to peace."

"The United Nations Relief and Rehabilitation Administration." *International Labour Review*, Montreal, Vol. 49, No. 2 (February 1944), pp. 145-159.

U. S. CONGRESS. HOUSE. *Muster-Out Pay; Hearings . . . December 8, 9, and 10, 1943*. Washington: U. S. Government Printing Office, 1944. 89 pp. (78th Cong., 1st sess.)

General

ALTMAYER, ARTHUR J. "Action Is Needed Now." *American Federationist*, Washington, Vol. 51, No. 1 (January 1944), pp. 3-5 ff.

Arguments for an expanded social security program, with special attention to the growing problem of disqualification from unemployment benefits.

ARTEAGA I., MARIO. "Reforma de la Ley de Seguro Social de la República de Panamá." *Previsión Social*, Santiago, Chile, Vol. 10, No. 52 (April-June 1943), pp. 159-174.

BRADY, ALEXANDER, AND SCOTT, F. R. *Canada After the War; Studies in Political, Social and Economic Policies for Post-War Canada*. Issued under the auspices of the Canadian Institute of International Affairs. Toronto: Macmillan Company of Canada Ltd., 1943. 342 pp.

In two sections: Political and Social Policies, and Economic Policies. Includes The Reconstruction of the

Social Services, by Charlotte Whitton, and The Project of Full Employment and Its Implications, by D. C. MacGregor. Contains a classified, annotated bibliography.

BROADBENT, JOSEPH E. "Constitutional Amendments in Australia." *Journal of Comparative Legislation and International Law*, London, Third Series, Vol. 25, Parts 3 and 4 (November 1943), pp. 1-24.

Legislative history of the proposed constitutional amendments to expand the Commonwealth's powers for post-war reconstruction. The measure failed because most of the State parliaments were unwilling to pass a uniform bill.

BURNS, EVELINE M. "Social Security and Our Postwar Economy." *Journal of Educational Sociology*, New York, Vol. 17, No. 3 (November 1943), pp. 132-142.

An exposition of the fundamentals of the NRPB report.

BURNS, EVELINE M. "Social Security in the Post-War World." *Journal of the American Association of University Women*, Washington, Vol. 37, No. 2 (Winter 1944), pp. 72-75.

Considers some of the more common objections to a stronger program of social insurance and assistance.

CITIZENS NATIONAL COMMITTEE. *Federal Grants-in-Aid; Boon or Menace to the States?* Washington: The Committee, 1943. 39 pp.

This pamphlet, critical of the expanded grants-in-aid of recent years, contains in brief form many useful statistics in this field.

DAVID, PAUL T. *Postwar Youth Employment; A Study of Long-Term Trends*. Prepared for the American Youth Commission. Washington: American Council on Education, 1943. 172 pp.

A handbook of basic information, dealing with long-term economic trends, major changes in employment opportunity, industrial and occupational trends, population trends (general and agricultural), social stratification, and migration. Includes consideration of old-age and survivors insurance as a factor making for the retirement of older workers.

DONALDSON, JOHN. *Memorandum on H. R. 1649; A Bill Introduced February 2, 1943, 78th Congress, 1st Session*. Chicago: Townsend National Weekly, 1944. 16 pp. (Supplement, *Townsend National Weekly*, Feb. 19, 1944.)

An extensive economic analysis of the Townsend Plan old-age pension bill in its present form. The memo-

random is not an endorsement of the Townsend Plan, although its conclusions are generally favorable to the bill. It studies in detail the incidence and economic effects of the proposed transactions tax to finance the program, and considers present and proposed social security measures in this country and Great Britain.

FRANKLIN, ESTHER COLE. *Contemporary America; Social Welfare Services and the War, Part II—Planning Post-War Welfare*. Washington: American Association of University Women, 1943. 22 pp. Processed. (Social Studies Series, Vol. 4, No. 5.)

Discusses social security recommendations from the NRPB report, the *Seventh Annual Report of the Social Security Board*, and the Wagner-Murray-Dingell bill, and outlines the work of the American Association of University Women in this field.

INTER-AMERICAN CONFERENCE ON SOCIAL SECURITY, SANTIAGO, CHILE, 1942. *Actas de la 1.^a Conferencia Interamericana de Seguridad Social, Realizada del 10 al 16 de Septiembre de 1942, Santiago de Chile*. Santiago, 1943. 353 pp.

The proceedings of the 11 sessions of the First Inter-American Conference on Social Security, held at Santiago in September 1942. The Conference was attended by about 100 delegates from 20 American countries, including Canada, and their speeches provide much information on the economic and social problems, as well as social security progress, in Latin America.

LEAGUE OF NATIONS. *Statistical Year-Book of the League of Nations, 1941/42, Including Addendum, 1942/43*. Prepared by the Economic Intelligence Service. Geneva, 1943. 249 pp. Addendum, 79 pp. (United States agent, Columbia University Press, International Documents Service, New York.)

A compendium of "the most important and most recent demographic, social, economic and financial statistics of all the countries of the world," so far as the data are accessible. The 1942-43 Addendum carries some of the series to September 1943.

LINTON, M. ALBERT. *Social Security—Public and Private*. Address, Thirty-seventh Annual Meeting of the Association of Life Insurance Presidents, New York, Dec. 2, 1943. Philadelphia: Provident Mutual Life Insurance Company, 1943. 12 pp.

Discusses the Wagner-Murray-Dingell bill with respect to old-age in-

surance and disability provisions, federalization of unemployment compensation, medical care provisions, and finance.

LORWIN, LEWIS L. *Postwar Plans of the United Nations*. New York: Twentieth Century Fund, 1943. 307 pp.

Presented as a counterpart to various accounts of Axis programs, this volume gives "a general picture of the way in which the members of the United Nations plan to organize their national policies for purposes of international co-operation." Deals with the governments-in-exile and Latin America as well as China, the USSR, the members of the British Commonwealth, and the United States. Summarizes planning for social security and full employment in the United States and some of the British nations.

McCONNELL, JOHN S. "A Critique of the American Plan for Social Security." *Journal of Educational Sociology*, New York, Vol. 17, No. 3 (November 1943), pp. 143-157.

This comment on the NRPB report recommends a single, unified social insurance structure, with one administrative body and one contribution, to cover all risks.

MYRDAL, GUNNAR; STERNER, RICHARD; AND ROSE, ARNOLD. *An American Dilemma; The Negro Problem and Modern Democracy*. New York, London: Harper & Brothers Publishers, 1944. 2 Vols. 1483 pp.

The extensive results of 5 years of research undertaken at the request of the Carnegie Corporation and presenting all the main facts and attitudes—racial, economic, political—pertinent to the Negro in the United States. The discussion of The Negro in the Public Economy considers public health services, recreation, housing, social security and public assistance, relief, work relief, and youth programs.

"The New Wagner-Murray-Dingell Social Security Bill; A New Social Security Charter for America." *Lawyers Guild Review*, Washington, Vol. 3, No. 6 (November-December 1943), pp. 1-26.

Describes the bill in detail, urges its adoption, and makes suggestions for its improvement.

PAEZ, J. ROBERTO. "Decimo Quinto Aniversario de la Caja de Pensiones." *Boletín de Informaciones y de Estudios Sociales y Económicos* (Instituto Nacional de Previsión), Quito, Ecuador, Vol. 6, No. 22 (September 1943), pp. 1-3.

This comment on the fifteenth anniversary of Ecuador's pension fund for public and bank employees and military pensions is supplemented with statistics on the activities of the fund from 1928 to 1942.

RIBBLE, MARGARET A. *The Rights of Infants; Early Psychological Needs and Their Satisfaction*. New York: Columbia University Press, 1943. 118 pp.

Directions and suggestions for infant care, based on studies in this country and Europe.

SMITH, EDWIN S. *Organized Labor in the Soviet Union*. New York: National Council of American-Soviet Friendship, 1943. 47 pp.

Includes a brief description of the social insurance system.

Sweden, A Wartime Survey. Edited and published in Sweden with the assistance of public authorities. New York: American Swedish News Exchange, Inc., 1943. 250 pp.

Has 27 articles by Swedish experts dealing with political, social, economic, and cultural institutions and activities in contemporary Sweden. Includes papers on social welfare work for soldiers, wartime economic administration, the labor market, trade unions, and problems of manufacture, food, fuel, and foreign trade.

TAUS, ESTHER ROGOFF. *Central Banking Functions of the United States Treasury, 1789-1941*. New York: Columbia University Press, 1943. 313 pp.

A historical study which finds the present predominant influence of the Treasury the result of a steady trend which is likely to continue. Appendixes give in concise form financial and related information.

U. S. FEDERAL SECURITY AGENCY. *Annual Reports . . . Fiscal Years 1941-1942, 1942-1943*. Washington: U. S. Government Printing Office, 1943. 65 pp.

A record of the activities of the 11 Federal organizations, including the Social Security Board, which were members of the Federal Security Agency during all or part of the period covered by these combined reports.

WHITTON, CHARLOTTE. *The Dawn of Ampler Life; Some Aids to Social Security*. Toronto: Macmillan Company of Canada Ltd., 1943. 154 pp.

The first half of the book analyzes Canadian conditions and urges that Canada study "the feasibility of a radical departure from the standard bases of orthodox social insurance,

taking the time to do this while protecting her population through the earliest possible strengthening and development of the Social Utilities (education, health services, institutional care, etc.) and of Assistance. This does not mean dropping but retaining the contributory feature of insurance, enlarging it to cover all workers, and freeing it from provisions available only to wage-workers." Financial questions receive close attention. The second half consists of summaries and evaluations of the Marsh Report on Social Security for Canada, the Report of the Advisory Committee on Health Insurance, and the Beveridge Report.

WITTE, EDWIN E. "American Post-War Social Security Proposals." *American Economic Review*, Menasha, Wis., Vol. 33, No. 4 (December 1943), pp. 825-838.

Old-Age and Survivors Insurance

CORSON, JOHN J. "The Bureau of Old-Age and Survivors Insurance." *Baltimore*, Vol. 37, No. 1 (October 1943), pp. 20-21.

A brief description of the accounting operations of the Bureau.

ST. JOHN, JOHN B. "Public Employee Retirement Plans and the Social Security Act." *Municipal Finance*, Chicago, Vol. 16, No. 3 (February 1944), pp. 32-38.

Other articles in this issue, which is devoted exclusively to material on retirement systems, include Public Employee Retirement Plans and the Social Security Act, by A. G. Gabriel; Reason for Public Employee Retirement Plans, by Raymond J. Heath; Disability Provisions in Retirement Plans, by Wilson E. Hoge; Examination of Retirement Systems, by Maximilian R. Hollenberg; Coordination of Industrial Pension Plans With Social Security Act, by George A. Huggins; and Justification of Retirement Provisions for Public Employees, by A. A. Weinberg.

"Social Security for the Working Woman." *Catering Industry Employee*, Cincinnati, Vol. 53, No. 1 (January 1944), p. 16.

The third in a series giving an insight into old-age and survivors insurance benefits by the use of selected examples. Prepared by the Labor Information Division of the Social Security Board.

WASHINGTON STATE. TEACHERS' RETIREMENT SYSTEM. *Fifth Annual Report of the Board of Trustees*, July 1, 1942-June 30, 1943. Olympia, 1943. 15 pp.

Employment Security

ARNOLD, SAM. *Effectiveness of Unemployment Benefits in Maintaining Purchasing Power*. Columbus: Ohio State University, Bureau of Business Research, 1943. 71 pp. (Research Monograph No. 34.)

A study of the records of a selected group of Ohio concerns for 1928-32, undertaken "to estimate the over-all effect of unemployment compensation as a stabilizing factor, by estimating the amount of wages lost, due to unemployment, which would have been compensated or replaced by benefit payments" if the State had then had unemployment compensation legislation. Both the 1938 State law and the act as liberalized in 1941 are used to provide estimates, and the study also offers comparison with the laws of New York and Wisconsin. Under the assumptions and methods adopted, the author finds that benefits would replace about 10 percent of the lost wages in Ohio and New York, and considerably less in Wisconsin.

FICHANDLER, THOMAS C. "Post-War Outlook." *Manpower Review*, Washington, Vol. 11, No. 2 (February 1944), pp. 11-13.

State and Federal legislative trends in unemployment compensation, with comment on probable post-war conditions.

HARROD, R. F. "Full Employment and Security of Livelihood." *Economic Journal*, London, Vol. 53, No. 212 (December 1943), pp. 321-342.

An essay on the difficulty of securing full employment at a living wage without recourse to a collectivist system. The author suggests and outlines a system of wage subsidies.

LANGER, HENRY C., JR. "Maintaining Full Employment." *American Economic Review*, Menasha, Wis., Vol. 33, No. 4 (December 1943), pp. 888-892.

Proposes national legislation to compel firms to retain workers until they get other employment; firms would be reimbursed for such losses from a national insurance fund.

MITCHELL, WESLEY C. "Economics in a Unified World." *Social Research*, New York, Vol. 11, No. 1 (February 1944), pp. 1-10.

Considerations on the profession of economics and its future prospects lead the author to speculate on the probable future trends in employment

PINSKY, DAVID. "Six Years of Unemployment Compensation." *Monthly Bulletin* (Connecticut Employment Security Division and U. S. War Manpower Commission), Hartford, Vol. 9, No. 1 (January 1944), p. 6.

TENNESSEE. UNEMPLOYMENT COMPENSATION DIVISION. *Why Unemployment Now? The Job Insurance Program*. Nashville, 1943. 5 pp. Processed.

"Unemployment Provision in Switzerland." *International Labour Review*, Montreal, Vol. 49, No. 2 (February 1944), pp. 237-240.

Public Welfare and Relief

CANADIAN WELFARE COUNCIL. *Child Protection in the Program of Child Care*. Revised. Ottawa: The Council, 1944. 13 pp. Processed. (C. W. C. Publication No. 41.)

Considers guardianship under Canadian provincial children's protection acts and similar legislation.

CASSATT, ANNA A. "Relating the Case, Supervisor's Job to That of the County Director." *Public Welfare*, Chicago, Vol. 2, No. 2 (February 1944), pp. 53-57.

Questions of public welfare administration as developed in North Carolina.

"Is the Granting of Financial Aid to Public Assistance Recipients an End Within Itself?" *Index of Public Assistance in Missouri*, Jefferson City, Vol. 6, No. 3 (July-September 1943), pp. 57-61.

LEIRFALLOM, JARLE, and DRAKE, RUSSELL P. *Organization and Administration of Local Public Welfare Services*. Chicago: American Public Welfare Association, 1943. 63 pp.

Based on the authors' experiences in Minnesota and directed especially to smaller offices. Most of the material originally appeared in *Public Welfare*, June-November 1943.

NATIONAL CONFERENCE OF CATHOLIC CHARITIES. *Selected Papers From the Proceedings of the Twenty-Eighth Meeting . . . Kansas City, Missouri, September 27-30, 1942*. Washington: The Conference, 1943. 179 pp.

Includes several papers on child welfare, social case work, and medical social work.

PAGE, HARRY O. "Post-War Objectives of Social Welfare." *Public Welfare Bulletin* (North Dakota), Bismarck, Vol. 8, No. 11 (November 1943), p. 7-13. Processed.

PAGE, HARRY O. "Preliminary Statement on Postwar Planning in Health and Welfare." *Public Welfare*, Chicago, Vol. 2, No. 2 (February 1944), pp. 36-43.

Specific recommendations for

Maine, by the State Commissioner of Health and Welfare.

"Population Aging and Assistance." *Social Welfare Review* (Minnesota Division of Social Welfare), St. Paul, Vol. 5, No. 7 (December 1943), pp. 13-16.

With emphasis on Minnesota conditions.

ROOSEVELT, FRANKLIN D. *Operations and Employment of the Work Projects Administration: Message . . . Transmitting a Report of the Operations . . . Fiscal Years 1942 and 1943, as of November 30, 1943.* Washington: U. S. Government Printing Office, 1944. 20 pp. (H. Doc. No. 392), 78th Cong., 2d sess.

ROWZEE, CORA M. "Constructive Relationships Between Public and Private Welfare Agencies." *Public Welfare*, Chicago, Vol. 2, No. 2 (February 1944), pp. 58-62.

SOCIALIST PARTY OF GREAT BRITAIN. *Family Allowances—A Socialist Analysis.* London: The Party, 1943. 16 pp.

A critical account in which family allowances are represented as a means of keeping real wages down.

STEPHER, D. H. *Family Allowances for Canada?* Toronto: Canadian Institute of International Affairs, 1943. 32 pp. (Behind the Headlines, Vol. 3, No. 2.)

WILSON, DONALD V. *Public Social Services in Louisiana.* Monroe, La.: Louisiana Conference of Social Welfare (c/o Mrs. Barbara Thies, Box 743), 1943. 133 pp.

Health and Medical Care

"Australian Government Accepts Medical Advice." *Journal of the American Medical Association*, Chicago, Vol. 124, No. 5 (Jan. 29, 1944), pp. 299-300.

An editorial on the Sixth Interim Report of the Australian Parliamentary Joint Committee on Social Security, with respect to health insurance.

BANKS, JOHN C. "Employer's Liability for Occupational Diseases." *Rocky Mountain Law Review*, Boulder, Colo., Vol. 16, Nos. 1 and 2 (December 1943), pp. 60-73.

With special reference to Colorado.

BECK, DOROTHY FAHS, assisted by MARY FROST JESSUP. *Costs of Dental Care for Adults Under Specific Clinical Conditions; An Exploration of General Issues on the Basis of Initial and Maintenance Care Experience of 485 Patients of Dental Health Service, New York City.* Prepared under the auspices of the Socio-

economics Committee of the American College of Dentists, Charles E. Rudolph, chairman. Lancaster, Pa.: Published for the American College of Dentists by Lancaster Press, 1943. 306 pp. (Obtain from Dr. Otto W. Brandhorst, 4952 Maryland Ave., St. Louis, Mo.)

A detailed analysis, with discussion of basic principles for adequate dental care of adults. Considers various solutions to the problem of adequate dental care, including the insurance method. The findings are compared with results from other studies, and a chapter is included on trends in the financing and distribution of health services.

CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA. HEALTH ADVISORY COUNCIL. *Health—An Economic Asset; The Chamber of Commerce Approach to a Community Health Program.* Washington: The Chamber, 1943. 30 pp.

DANSTEDT, RUDOLPH T. "The Wagner-Murray-Dingell Bill, An Introduction." *The Federator* (Federation of Social Agencies of Pittsburgh and Allegheny County), Pittsburgh, Vol. 19, No. 1 (January 1944), pp. 7-10.

DOWLING, LEE C. "New York State's Public Medical Care Program." *Public Welfare*, Chicago, Vol. 2, No. 2 (February 1944), pp. 44-52.

FOLKS, HOMER. "Health is Social Security." *American Journal of Public Health*, New York, Vol. 34, No. 2 (February 1944), pp. 101-106.

Calls for expansion of public health services.

HEAGERTY, J. J. "The Proposed Canadian National Health Bill." *American Journal of Public Health*, New York, Vol. 34, No. 2 (February 1944), pp. 117-122.

LIEBELER, VIRGINIA M. "How the Blue Cross Came to Rural America." *Modern Hospital*, Chicago, Vol. 62, No. 2 (February 1944), pp. 52-56.

How the Minnesota Hospital Service Association got farmers and persons living in small towns as subscribers to voluntary hospitalization insurance.

MACNALLY, SIR ARTHUR S. "Britain's Development of Preventive Medicine." *Canadian Journal of Public Health*, Toronto, Vol. 35, No. 1 (January 1944), pp. 10-15.

MCGRATH, J. HOWARD. *Message [to the Rhode Island General Assembly], Regular Session, January 4, 1944.* Chicago, New York, etc.: Commerce Clearing House, 1944. 9 pp. Processed. (Loose Leaf Law Reporting Services).

The Governor of Rhode Island advocates enactment of a "compulsory hospitalization insurance law" and amendment of the existing cash sickness insurance measure.

"Medical Planning" in South Africa." *British Medical Journal Supplement*, London, Jan. 1, 1944, pp. 2-3.

"Must Prepayment for Medical Service Be Compulsory? The Wagner-Murray-Dingell Bill: IV." *Journal of the American Medical Association*, Chicago, Vol. 124, No. 7 (Feb. 12, 1944), p. 441.

An editorial favoring voluntary medical care plans.

OFEIGSSON, OFEIGUR J., and MCKEEVER, PORTER. "Small Country Makes Great Strides in Health and Hospital Care." *Modern Hospital*, Chicago, Vol. 62, No. 2 (February 1944), pp. 46-49.

Public health in Iceland, including the tuberculosis program.

ROMERO, HERNAN. "From Social Security to Public Health in Chile." *American Journal of Public Health*, New York, Vol. 34, No. 2 (February 1944), pp. 112-116.

By the director of the School of Public Health of the University of Chile.

ROREM, C. RUFUS. "For Blue Cross This Is the Year of Crisis and Opportunity." *Hospitals*, Chicago, Vol. 18, No. 2 (February 1944), pp. 33-35.

Suggestions for further expansion of voluntary group hospitalization insurance.

SIGERIST, HENRY E. "Medical Care Through Medical Centers in the Soviet Union." *American Review of Soviet Medicine*, New York, Vol. 1, No. 2 (December 1943), pp. 176-190.

SINAI, NATHAN. "Present Status of Health Insurance in the United States." *American Journal of Public Health*, New York, Vol. 34, No. 2 (February 1944), pp. 107-111.

WALLS, R. M., and DOLLAR, M. L. "Economic Status of the Dental Profession—1941." *Journal of the American Dental Association*, Chicago, Vol. 30, No. 21 (Nov. 1, 1943), pp. 1777-1794.

An analysis, with charts and tables, of information obtained jointly by the American Dental Association and the U. S. Department of Commerce.

[WINSLOW, C.-E. A.] "Eminent Physician Speaks for Social Security." *Journal of Electrical Workers and Operators*, Washington, Vol. 43, No. 2 (February 1944), pp. 50 ff.

The partial text of an address on health insurance.

FOR VICTORY



**BUY
UNITED
STATES
WAR
BONDS
AND
STAMPS**

